Top Deposit Takers Among Commercial Banks*
In Selected Deposit Categories as of December 31, 1984
(Net Income for 1984 Included)

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Rank 12/31/84		Total Deposits 12/31/84	1984 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	NEW JERSEY (Cont'd)						
201	Horizon Bank NA, Morristown	1,160,748,252	13,403,000	97,903,000	229,542,000	0	39,585,000
202	Citizens First National Bank, Ridgewood	1,158,897,000	13,325,000	N.A.	279,652,000	96,287,000	91,926,000
204	First Fidelity Bank NA/North Jersey, Totowa	1,156,571,000	17,030,000	77,118,000	181,734,000	6,997,000	54,638,000
205	National State Bank, Elizabeth	1,154,492,000	11,393,000	58,276,000	190,123,000	39,535,000	19,315,000
214	First Fidelity Bank NA-South Jersey, Burlington Twp.	1,076,489,000	7,398,000	42,125,000	187,276,000	41,696,000	25,837,000
241	Valley National Bank, Passaic	971,851,628	16,215,000	29,606,000	284,843,000	3,621,000	23,971,000
243	First National Bank, Toms River	967,123,000	9,021,000	7,841,000	184,963,000	2,318,000	13,227,000
254	Trust Company of New Jersey, Jersey City	919,502,000	5,650,000	10,061,000	95,174,000	4,002,000	64,395,000
269	Princeton Bank, Princeton	873,828,000	N.A.	N.A.	N.A.	N.A.	N.A.
	NEW MEXICO						
208	Sunwest Bank of Albuquerque NA	1,138,387,029	15,120,000	N.A.	202,664,000	138,656,000	49,307,000
	NEW YORK						
2	Citibank NA, New York	79,551,000,000	777,000,000	859,000,000	7,026,000,000	80,000,000	823,000,000
3	Chase Manhattan Bank NA, New York	59,399,689,000	383,493,000	525,037,000	5,208,197,000	22,169,000	329,987,000
4	Manufacturers Hanover Trust Co., New York	45,200,916,000	272,834,000	395,051,000	3,256,381,000	90,223,000	376,938,000
5	Morgan Guaranty Trust Co., New York	39,995,564,000	491,708,000	0	141,037,000	0	0
6	Chemical Bank, New York	35,068,135,000	286,801,000	524,059,000	5,898,784,000	114,015,000	342,362,000
8	Bankers Trust Co., New York	27,882,815,000	N.A.	N.A.	N.A.	N.A.	N.A.
12	Marine Midland Bank NA, Buffalo	15,924,063,000	72,589,000	490,366,000	1,824,173,000	198,282,000	328,282,000
17	Irving Trust Co., New York	11,145,035,000	N.A.	N.A.	N.A.	N.A.	N.A.
18	Bank of New York	10,500,888,000	99,973,000	305,446,000	1,774,564,000	47,476,000	194,098,000
20	Republic National Bank, New York	8,274,088,000	118,590,000	55,462,000	541,426,000	3,747,000	59,924,000
26	National Westminster Bank USA, New York	7,019,218,000	40,062,000	206,712,000	1,068,200,000	22,587,000	141,849,000
33	European American Bank, New York	5,828,050,000	(124,323,000)	40,510,000	813,336,000	26,396,000	111,787,000
55	Bank of Tokyo Trust Co., New York	4,370,787,220	21,963,000	32,419,000	29,335,000	18,448,000	0
67	Israel Discount Bank, New York	3,408,500,000	16,003,000	70,113,000	331,602,000	9,972,000	2,742,000
69	Chase Lincoln First Bank NA, Rochester	3,309,306,000	62,206,000	154,231,000	573,504,000	29,941,000	140,741,000
97	Bank Leumi Trust Co., New York	2,452,741,410	11,406,000	27,912,000	324,604,000	13,907,000	35,328,000
110	Citibank (New York State) NA, Buffalo	2,233,196,000	N.A.	N.A.	N.A.	N.A.	N.A.
120	Fuji Bank & Trust Co., New York	2,022,799,000	10,134,000	5,239,000	3,959,000	0	0
127	Industrial Bank of Japan Trust Co., New York	1,890,451,000	7,799,000	0	0	0	0
134	Manufacturers & Traders Trust Co., Buffalo	1,833,772,000	16,861,000	99,408,000	395,362,000	38,067,000	65,277,000
144	United States Trust Co., New York	1,739,236,000	21,548,000	310,000	370,067,000	0	781,000
157	J. Henry Schroder Bank & Trust Co., New York	1,580,981,000	N.A.	N.A.	N.A.	N.A.	N.A.
162	Barclays Bank of New York NA, New York	1,497,218,000	5,242,000	72,038,000	236,709,000	38,739,000	30,444,000
174	Long Island Trust Co. NA, Garden City	1,395,661,000	7,408,000	29,654,000	239,577,000	2,955,000	66,479,000
180	Key Bank NA, Albany	1,369,268,475	18,098,000	82,412,000	245,684,000	10,717,000	27,723,000
189	Norstar Bank of Upstate NY, Albany	1,296,121,000	18,005,000	65,530,000	207,577,000	34,696,000	24,075,000
198	Security Norstar Bank, Rochester	1,208,919,000	(792,000)	96,424,000	204,237,000	12,525,000	44,414,000
247	Amalgamated Bank, New York	948,357,038	8,913,255	24,825,485	112,199,711	65,397,922	18,321,312
249	Key Bank of Central New York, Syracuse	935,532,000	10,254,000	48,099,000	191,585,000	9,222,000	22,530,000
256	Norstar Bank of Long Island, Hempstead	910,097,733	10,701,000	33,282,000	256,503,000	26,471,000	16,643,000
259	UBAF Arab American Bank, New York	894,737,000	3,027,000	0	0	0	0
275	Oneida National Bank, Utica	846,550,221	13,263,866	38,966,693	182,093,349	5,981,418	26,505,509
280	Daiwa Bank Trust Co., New York	833,426,000	N.A.	N.A.	N.A.	N.A.	N.A.
290	Liberty Norstar Bank NA, Buffalo	795,847,000	12,300,000	50,192,000	172,102,000	31,779,000	23,598,000
	NORTH CAROLINA						
24	NCNB National Bank of North Carolina, Charlotte	7,293,063,000	86,449,000	325,680,000	914,443,000	21,516,000	295,888,000
28	Wachovia Bank & Trust Co. NA, Winston-Salem	6,486,164,235	93,648,000	349,687,000	1,337,559,000	37,698,000	251,185,000
57	First Union National Bank, Charlotte	4,339,697,000	69,289,000	333,713,000	772,581,000	13,490,000	162,282,000
108	Northwestern Bank, North Wilkesboro	2,251,021,000	23,993,000	205,225,000	338,340,000	8,453,000	75,543,000
117	Branch Banking & Trust Co., Wilson	2,103,098,000	22,096,000	155,508,213	419,675,000	71,112,000	57,520,000
129	First-Citizens Bank & Trust Co., Raleigh	1,861,955,659	22,898,000	N.A.	394,185,000	16,559,000	75,584,000
199	Southern National Bank, Lumberton	1,178,373,522	10,141,000	36,202,000	277,883,000	1,131,000	35,579,000
200	United Carolina Bank, Whiteville	1,169,548,000	14,821,000	77,323,000	274,184,000	5,532,000	43,295,000
273	Central Carolina Bank & Trust Co. NA, Durham	849,582,000	11,296,000	46,451,000	229,525,000	13,759,000	28,661,000
	OHIO						
43	AmeriTrust Co. NA, Cleveland	4,850,226,000	69,883,000	112,246,000	767,089,000	85,399,000	175,171,000
59	Huntington National Bank, Columbus	4,198,682,000	45,539,000	239,571,000	665,591,000	149,761,000	137,699,000
66	BancOhio National Bank, Columbus	3,492,135,000	28,755,000	195,644,000	441,445,000	26,753,000	164,013,000
76	National City Bank, Cleveland	3,086,528,000	37,592,000	161,662,000	367,965,000	69,270,000	132,857,000
121	Society National Bank, Cleveland	2,002,616,000	22,349,000	65,595,000	286,665,000	21,553,000	107,566,000
126	Bank One Columbus NA	1,921,971,169	29,779,803	72,675,805	145,912,122	60,838,900	35,764,011
143	Central National Bank, Cleveland	1,743,052,000	35,062,000	96,891,000	283,583,000	0	54,606,000
175	Central Trust Co. NA, Cincinnati	1,395,028,000	14,675,000	57,120,000	184,804,000	55,380,000	57,756,000
187	Toledo Trust Co.	1,298,507,107	15,639,199	94,338,341	117,068,807	10,538,290	49,013,000
188	Fifth Third Bank, Cincinnati	1,297,747,000	30,731,000	33,120,481	276,438,000	62,048,000	52,832,000
192	First National Bank, Cincinnati	1,256,031,000	24,316,000	71,820,000	174,485,000	18,478,000	41,184,000
206	First National Bank, Akron	1,148,072,000	18,537,000	74,936,000	160,539,000	13,542,000	45,282,000
213	Bank One Dayton NA	1,077,502,000	19,421,000	60,325,000	151,207,000	46,104,000	36,314,000
233	Bank One of Eastern Ohio NA, Youngstown	1,009,434,000	10,994,000	24,037,000	125,107,000	31,188,000	52,793,000
242	Bank One Cleveland NA	971,789,000	12,584,000	55,987,000	169,644,000	20,128,000	43,880,000
257	Society Bank of Eastern Ohio NA, Canton	899,847,000	11,647,000	28,420,000	117,859,000	19,128,000	44,044,000
262	Third National Bank & Trust Co., Dayton	889,981,776	2,691,000	61,003,000	126,327,000	28,169,000	31,092,000
	OKLAHOMA						
133	Liberty National Bank & Trust Co., Oklahoma City	1,842,028,000	6,016,000	0	215,725,000	54,807,000	42,327,000
148	First National Bank & Trust Co., Oklahoma City	1,681,856,186	N.A.	N.A.	N.A.	N.A.	N.A.
169	Bank of Oklahoma NA, Tulsa	1,431,879,000	11,929,000	36,584,000	252,404,000	6,670,000	12,466,000
227	First National Bank & Trust Co., Tulsa	1,024,357,000	(4,377,000)	34,841,000	66,420,000	5,580,000	15,189,000
	OREGON						
44	United States National Bank, Portland	4,848,037,000	63,351,000	435,168,000	1,115,036,000	55,488,000	176,971,000
58	First Interstate Bank of Oregon NA, Portland	4,203,998,000	43,123,000	305,318,000	1,011,929,000	15,764,000	132,709,000
266	Oregon Bank, Portland	878,886,000	(1,000,000)	47,243,000	183,822,000	19,987,000	35,877,000
	PENNSYLVANIA						
15	Mellon Bank NA, Pittsburgh	15,002,320,000	98,862,000	0	1,955,832,000	384,508,000	130,136,000
39	Pittsburgh National Bank	5,171,956,000	78,146,000	208,727,000	1,134,046,000	62,236,000	79,894,000
40	Philadelphia National Bank	5,145,043,000	70,798,000	2,683,000	610,447,000	157,815,000	116,763,000
46	Fidelity Bank NA, Malvern	4,720,618,000	41,035,000	133,091,000	1,047,185,000	99,707,000	140,763,000
62	First Pennsylvania Bank NA, Philadelphia	3,903,222,000	17,841,000	N.A.	494,729,000	4,943,000	78,343,000
74	Provident National Bank, Philadelphia	3,152,934,000	40,984,000	125,948,000	668,013,000	23,618,000	69,053,000
83R	Mellon Bank (East) NA, Philadelphia	2,906,504,000	N.A.	124,039,000	N.A.	N.A.	N.A.
89	American Bank & Trust Co., Reading	2,665,598,000	25,165,000	108,011,000	631,477,000	14,262,000	95,184,000
104	Equibank, Pittsburgh	2,281,147,000	(26,047,000)	7,187,000	520,432,000	1,425,000	110,218,000
106	Continental Bank, Norristown	2,260,023,000	27,235,000	65,657,000	684,490,000	6,941,000	98,638,000
122	Hamilton Bank, Lancaster	1,988,765,000	15,739,000	92,769,000	374,395,000	8,774,000	104,190,000

*—A breakdown of deposit accounts for the top 300 banks in deposits on 12/31/84.

NOW accounts— Negotiable Order of Withdawal accounts, excluding Super NOWs. MMDA's— Money Market Deposit Accounts introduced in December 1982. Super NOWs— NOW accounts introduced in January 1983. IRAs—Individual Retirement Accounts, plus Keough Plan Accounts. R—Total deposit rank has been revised since publication of Top 300 Banks on March 15. N.A.—Not available.

Top Deposit Takers Among Commercial Banks*
In Selected Deposit Categories as of December 31, 1984
(Net Income for 1984 Included)

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Rank 12/31/84		Total Deposits 12/31/84	1984 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	PENNSYLVANIA (Cont'd)						
152	Industrial Valley Bank & Trust Co., Philadelphia	1,643,136,192	13,359,000	39,455,000	325,738,000	238,000	27,793,000
154	Union National Bank, Pittsburgh	1,606,324,000	14,855,000	85,744,000	509,726,000	0	34,208,000
176	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,386,022,000	10,097,000	60,632,000	247,937,000	10,612,000	38,943,000
184	Dauphin Deposit Bank & Trust Co., Harrisburg	1,342,421,000	16,014,000	81,991,000	203,985,000	25,667,000	65,667,000
222	First National Bank, Allentown	1,046,832,000	N.A.	N.A.	N.A.	N.A.	N.A.
223	Commonwealth National Bank, Harrisburg	1,044,482,000	4,082,000	57,893,000	188,391,000	39,108,000	32,682,000
231	First Eastern Bank NA, Wilkes-Barre	1,012,300,000	10,430,000	35,505,000	152,103,000	6,455,000	30,835,000
265	Central Penn National Bank, Philadelphia	881,107,000	6,922,000	N.A.	195,263,000	1,036,000	36,831,000
278	Merchants National Bank, Allentown	836,623,000	10,179,000	26,190,000	155,408,000	24,097,000	35,110,000
285	First Seneca Bank, Butler	815,195,000	6,033,000	51,184,000	256,900,000	5,099,000	23,258,000
287	Marine Bank, Warren	810,717,000	N.A.	51,760,000	138,267,000	12,261,000	34,506,000
	PUERTO RICO						
84R	Banco Popular de Puerto Rico, San Juan	2,870,671,318	29,424,452	1,759,370	31,052,479	143,271,927	511,567
151	Banco de Ponce	1,653,753,635	16,141,000	11,336,000	32,029,000	160,027,000	13,595,000
246	Banco de Santander-Puerto Rico, Hato Rey	948,614,161	10,793,000	1,036,000	15,939,000	5,868,000	0
	RHODE ISLAND						
75	Fleet National Bank, Providence	3,119,754,000	38,252,000	60,939,000	550,980,000	53,238,000	103,102,000
139	Rhode Island Hospital Trust National Bank, Providence	1,763,561,000	16,969,000	N.A.	432,968,000	53,355,000	76,314,000
	SOUTH CAROLINA						
80r	South Carolina National Bank, Columbia	2,969,915,000	29,294,000	278,685,000	474,585,000	100,973,000	86,314,000
128	Citizens & Southern National Bank, Charleston	1,878,833,000	21,720,000	156,525,000	456,395,000	35,750,000	54,585,000
166	Bankers Trust of South Carolina, Columbia	1,464,820,000	22,045,000	96,405,000	252,895,000	17,929,000	36,135,000
261	Southern Bank & Trust Co., Greenville	891,556,000	7,927,000	65,341,000	222,575,000	1,216,000	26,520,000
	SOUTH DAKOTA						
7	Citibank (South Dakota) NA, Sioux Falls	2,757,946,000	N.A.	N.A.	N.A.	N.A.	N.A.
182	Norwest Bank South Dakota NA, Sioux Falls	1,355,572,000	4,742,000	100,547,000	219,759,000	61,909,000	52,533,000
229	First Bank of South Dakota NA, Sioux Falls	1,016,025,000	7,389,000	47,403,000	108,235,000	44,288,000	31,174,000
	TENNESSEE						
65	First Tennessee Bank NA, Memphis	3,648,932,000	41,457,000	284,885,000	457,710,000	125,091,000	82,687,000
137	Third National Bank, Nashville	1,777,791,000	25,622,000	50,855,000	180,506,000	53,038,000	58,194,000
158	First American National Bank, Nashville	1,575,541,000	19,832,000	41,545,000	135,705,000	79,299,000	40,127,000
171	Union Planters National Bank, Memphis	1,419,279,000	(12,892,000)	31,487,000	220,977,000	164,933,000	28,536,000
178	Commerce Union Bank, Nashville	1,374,802,000	12,689,000	50,815,000	147,964,000	52,658,000	44,619,000
264	National Bank of Commerce, Memphis	883,189,000	15,163,000	N.A.	150,416,000	57,000,000	16,246,000
286	American National Bank & Trust Co., Chattanooga	813,642,603	8,161,470	N.A.	95,372,000	33,686,669	14,821,455
	TEXAS						
19	RepublicBank Dallas NA	9,758,084,000	75,966,000	70,871,000	253,238,000	74,578,000	49,346,000
25	InterFirst Bank Dallas NA	7,105,781,000	(13,803,000)	62,211,000	152,533,000	75,921,000	13,233,000
27	Texas Commerce Bank NA, Houston	6,775,313,000	86,574,000	39,567,000	273,112,000	69,203,000	12,819,000
31	First City National Bank, Houston	6,060,855,000	16,673,000	99,500,000	183,286,000	39,675,000	18,937,000
41	MBank Dallas NA	4,953,320,000	36,465,000	59,777,000	183,778,000	4,510,000	14,363,000
77	Allied Bank of Texas, Houston	3,080,358,000	37,292,000	11,507,000	208,468,000	16,955,000	11,436,000
78	MBank Houston NA	3,046,690,000	6,447,000	44,526,000	239,280,000	53,090,000	15,471,000
118	Texas American Bank/Fort Worth NA	2,072,458,000	23,721,000	55,526,000	155,199,000	23,241,000	33,094,000
145	RepublicBank Houston NA	1,731,302,000	4,597,000	N.A.	77,307,000	14,082,000	4,485,000
165	Frost National Bank, San Antonio	1,482,077,000	11,864,000	59,186,000	198,625,000	23,529,000	7,458,000
181	InterFirst Bank Austin NA	1,357,044,000	N.A.	N.A.	178,353,000	104,937,000	9,714,000
215	InterFirst Bank Fort Worth NA	1,074,880,000	8,956,000	32,967,000	70,532,000	41,668,000	23,209,000
230	InterFirst Bank Houston NA	1,015,940,000	(25,194,000)	8,699,000	32,806,000	8,873,000	2,940,000
236	National Bank of Commerce, San Antonio	991,769,735	9,460,000	49,174,000	108,914,000	6,689,000	8,420,000
248	Texas Commerce Bank-Austin NA	943,829,972	19,117,000	31,151,000	156,752,000	12,005,000	7,484,000
258	First City Bank, Dallas	897,218,000	(5,631,000)	13,441,000	68,163,000	3,832,000	3,564,000
284	Laredo National Bank	817,594,000	4,028,000	21,942,000	79,719,000	24,267,000	1,137,000
289	First National Bank, Amarillo	796,430,661	6,759,000	1,632,000	98,080,000	50,968,000	30,324,000
295	MBank El Paso NA	779,876,000	8,653,000	36,911,000	85,566,000	8,762,000	7,632,000
	UTAH						
114	First Security Bank of Utah NA, Ogden	2,137,121,000	N.A.	N.A.	N.A.	N.A.	N.A.
147	Zions First National Bank, Salt Lake City	1,682,723,000	20,476,000	74,023,000	355,371,000	12,997,000	39,988,000
293	First Interstate Bank of Utah NA, Salt Lake City	787,345,000	4,707,000	59,083,000	113,419,000	29,615,000	16,124,000
	VIRGINIA						
30	Sovran Bank NA, Richmond	6,245,413,000	N.A.	N.A.	616,110,000	159,332,000	255,905,000
52	United Virginia Bank, Richmond	4,473,747,000	58,887,000	330,170,000	454,146,000	136,202,000	194,903,000
71	Bank of Virginia, Richmond	3,212,370,000	35,152,000	155,117,000	445,185,000	41,932,000	141,230,000
105	Central Fidelity Bank NA, Richmond	2,274,493,000	28,034,000	184,881,000	368,016,000	2,297,000	98,954,000
141	Dominion Bank NA, Roanoke	1,756,469,000	16,202,000	107,492,000	213,341,000	13,519,000	99,441,000
142	First American Bank of Virginia, McLean	1,749,330,000	17,363,000	103,499,000	311,203,000	41,527,000	39,451,000
211	First Virginia Bank, Falls Church	1,127,852,000	17,807,000	133,576,000	136,999,000	58,823,000	35,008,000
	WASHINGTON						
29	Seattle-First National Bank	6,459,583,000	38,151,000	340,196,000	1,390,109,000	18,132,000	135,704,000
36	Rainier National Bank, Seattle	5,469,045,000	55,374,000	342,000,000	725,000,000	1,731,000	79,081,000
103	First Interstate Bank of Washington NA, Seattle	2,283,921,000	23,800,000	106,884,000	480,926,000	1,370,000	45,021,000
136	Peoples National Bank, Seattle	1,787,825,624	14,561,000	151,180,000	357,091,000	6,851,000	98,804,000
185	Old National Bank, Spokane	1,325,503,000	7,297,000	14,939,000	219,711,000	2,765,000	44,516,000
212	Puget Sound National Bank, Tacoma	1,123,286,131	15,218,000	N.A.	268,682,000	8,284,000	35,741,000
	WISCONSIN						
88	First Wisconsin National Bank, Milwaukee	2,738,699,000	13,453,000	85,930,000	248,382,000	34,062,000	61,603,000
209	M & I Marshall & Ilsley Bank, Milwaukee	1,134,426,000	13,851,000	31,022,000	138,299,000	23,637,000	42,808,000
210	Marine Bank NA, Milwaukee	1,130,183,000	8,532,000	31,381,000	137,577,000	15,748,000	35,989,000

*—A breakdown of deposit accounts for the top 300 banks in deposits on 12/31/84.

NOW accounts— Negotiable Order of Withdawal accounts, excluding Super NOWs. MMDA's— Money Market Deposit Accounts introduced in December 1982. Super NOWs— NOW accounts introduced in January 1983. IRAs—Individual Retirement Accounts, plus Keough Plan Accounts. r—Total deposit rank based on revised data received after publication of the Top 300 Banks on March 15. R—Total deposit rank has been revised since publication of Top 300 Banks on March 15. N.A.—Not available.

Top Deposit Takers Among Thrifts*
In Selected Deposit Categories as of December 31, 1984
(Net Income for 1984 Included)

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Rank 12/31/84		Total Deposits 12/31/84	1984 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	ALABAMA						
40	First Southern Fed. Savings & Loan Assn., Mobile	1,185,811,927	1,502,085	43,153,831	133,581,925	3,406,310	68,194,432
270	City Federal Savings & Loan Assn., Birmingham	687,746,188	(3,182,805)	19,354,269	33,956,953	373,215	52,021,883
	ARIZONA						
42	Western Savings & Loan Assn., Phoenix	2,895,056,421	13,128,747	88,623,083	425,493,867	600,162	81,955,725
43	First Federal Savings & Loan Assn., Phoenix	2,885,414,754	19,049,327	63,737,780	278,491,961	17,589,771	115,358,244
123	Southwest Savings & Loan Assn., Phoenix	1,295,523,000	4,381,000	16,968,293	318,181,000	66,980,887	20,751,000
151	Home Federal Savings & Loan Assn., Tucson	1,140,958,097	4,528,104	11,509,058	177,578,901	0	62,283,476
159	Pima Savings & Loan Assn., Tucson	1,110,334,633	16,167,906	26,562,013	213,944,522	5,819,510	46,773,491
220	Security Savings & Loan Assn., Scottsdale	823,689,059	3,135,479	12,316,199	37,378,608	3,902,062	19,195,167
	ARKANSAS						
109	First Federal Savings of Arkansas, FA, Little Rock	1,404,079,000	6,491,000	27,138,000	159,495,000	559,000	40,753,000
137	Firstsouth FA, Pine Bluff	1,206,834,187	10,235,000	0	101,903,920	34,366,096	42,249,000
210	Savers Fed. Savings & Loan Assn., Little Rock	845,654,984	7,133,166	15,546,771	87,507,776	992,721	41,680,615
	CALIFORNIA						
1	American Savings & Loan Assn., Stockton	20,326,639,000	(a)	105,377,000	1,297,212,000	122,373,000	489,578,000
2	Home Savings of America, FA, Irwindale	18,593,857,000	57,046,000	321,198,000	3,710,609,000	175,361,000	917,266,000
3	Great Western Savings, FS&LA, Beverly Hills	16,694,317,828	101,290,000	197,236,662	1,555,131,413	325,077,108	825,887,202
4	California Fed. Savings & Loan Assn., Los Angeles	14,283,599,000	69,010,000	181,084,000	1,667,746,000	106,732,000	461,767,000
7	Glendale Federal Savings & Loan Assn.	8,904,922,000	26,013,000	143,101,000	1,443,234,000	222,040,000	357,322,000
8	World Savings, FS&LA, Oakland	7,461,162,906	84,501,002	139,177,347	1,112,860,398	88,709,235	453,677,000
10	Home Fed. Savings & Loan Assn. of San Diego	6,680,533,098	62,721,675	150,998,520	740,040,812	51,866,713	307,206,100
11	First Nationwide Savings, FS&LA, San Francisco	6,560,300,000	29,400,000	92,000,000	1,062,700,000	131,100,000	198,500,000
12	Gibraltar Savings, Beverly Hills	6,382,919,209	36,339,872	57,655,076	730,114,003	120,234,193	258,446,923
19	Imperial Savings Assn., San Diego	5,103,771,494	11,632,730	84,487,244	476,864,305	0	243,716,811
20	Sears Savings Bank, Glendale	4,818,003,000	5,560,000	88,788,000	595,403,000	37,251,000	316,086,000
22	Coast Savings & Loan Assn., Los Angeles	4,702,518,976	4,504,809	35,079,279	466,818,091	105,190,405	99,311,207
24	Columbia Savings & Loan Assn., Beverly Hills	4,024,572,000	44,064,000	9,820,000	133,851,000	27,720,000	27,247,000
28	Great American First Savings Bank, San Diego	3,559,019,000	23,208,000	123,853,000	590,575,000	110,890,000	186,616,000
44	Citicorp Savings, FS&LA, San Francisco	2,809,688,727	13,944,282	63,426,790	332,081,056	N.A.	N.A.
58	Beverly Hills Savings & Loan Assn.	2,297,249,000	N.A.	N.A.	N.A.	N.A.	N.A.
61	Homestead Savings, FS&LA, San Francisco	2,228,480,000	N.A.	N.A.	N.A.	N.A.	N.A.
68	Santa Barbara Savings & Loan Assn.	2,094,538,000	N.A.	N.A.	N.A.	N.A.	N.A.
70	Valley Federal S & L Assn., Van Nuys	2,050,902,000	(11,954,000)	42,143,000	256,119,000	7,939,000	69,330,000
74	Guarantee Savings, FS&LA, Fresno	1,927,217,097	4,346,130	54,559,012	284,903,874	10,221,643	151,975,423
75	Fidelity Federal S & L Assn., Glendale	1,926,143,000	6,880,000	16,322,000	263,572,000	57,222,000	23,659,000
82	Downey Savings & Loan Assn., Costa Mesa	1,759,613,000	13,521,000	49,831,000	260,444,000	45,529,000	102,402,000
85	Lincoln Savings & Loan Assn., Irvine	1,679,000,000	11,200,000	82,129,000	152,514,000	82,129,000	33,792,000
88	Central Savings & Loan Assn., San Diego	1,667,327,166	N.A.	55,744,826	174,331,632	25,719,173	82,056,926
91	Mercury Savings, FS&LA, Huntington Beach	1,605,262,000	4,900,000	46,038,000	225,586,000	12,426,000	89,439,000
110	Bell Savings & Loan Assn., San Mateo	1,387,727,000	N.A.	N.A.	N.A.	N.A.	N.A.
112	Far West Savings & Loan Assn., Newport Beach	1,369,905,000	12,961,000	34,717,000	153,090,000	9,954,000	58,527,000
113	Pacific Savings Bank, Costa Mesa	1,353,952,468	N.A.	N.A.	N.A.	N.A.	N.A.
115	San Francisco Federal Savings & Loan Assn.	1,334,168,000	N.A.	N.A.	N.A.	N.A.	N.A.
116	Eureka Federal Savings & Loan Assn., San Carlos	1,329,619,000	N.A.	N.A.	N.A.	N.A.	N.A.
130	Southern California Savings, FS&LA, Beverly Hills	1,260,689,000	N.A.	N.A.	N.A.	N.A.	N.A.
146	Sacramento Savings & Loan Assn.	1,160,494,081	10,277,265	35,224,359	157,909,003	16,271,615	41,851,137
191	Bay View Fed. Savings & Loan Assn., San Mateo	930,512,000	N.A.	N.A.	N.A.	N.A.	N.A.
194	Pomona First Fed. Savings & Loan Assn.	921,196,329	N.A.	N.A.	N.A.	N.A.	N.A.
211	Union Fed. Savings & Loan Assn., Los Angeles	843,370,466	2,267,390	7,631,199	88,720,731	22,031,774	49,357,445
227	Western Fed. Savings & Loan Assn., Marina Del Rey	806,430,403	2,344,244	17,560,030	94,588,000	12,555,260	40,565,000
243	Butterfield Savings & Loan Assn., Temecula	746,149,338	(19,832,307)	3,833,536	48,170,066	4,386,761	4,791,000
248	American Diversified Savings & Loan Assn., Lodi	736,891,000	N.A.	N.A.	N.A.	N.A.	N.A.
262	First Federal Savings Bank of California, Santa Monica	710,526,000	3,873,000	19,463,000	113,019,000	16,017,000	31,570,000
263	Southwest Savings & Loan Assn., Los Angeles	709,745,704	(10,242,289)	315,713	67,874,464	6,353,535	16,720,000
	COLORADO						
55	Midland/Western Fed. Savings & Loan Assn, Denver	2,334,354,000	N.A.	91,391,000	482,026,000	10,860,000	207,878,000
77	Columbia Savings, FS&LA, Denver	1,898,095,191	2,926,055	31,499,087	175,581,879	0	65,926,536
132	Empire Savings Building & Loan Assn., Denver	1,248,479,295	6,171,552	28,060,616	140,056,801	26,880,849	68,772,000
265	Silverado Banking Savings & Loan Assn., Denver	705,469,532	6,344,838	11,108,000	114,120,000	8,513,000	8,765,000
274	Capitol Federal Savings & Loan Assn., Aurora	681,692,601	N.A.	28,904,624	159,427,232	5,494,743	40,839,250
	CONNECTICUT						
29	People's Bank-Bridgeport	3,443,536,000	10,661,000	16,686,000	879,351,000	8,046,000	267,853,000
37	Northeast Savings, FA, Hartford	3,050,987,000	1,585,000	380,327,783	641,361,100	87,774,381	215,739,195
71	Society for Savings, Hartford	2,020,219,000	10,429,000	26,150,000	372,191,000	7,691,000	123,534,000
165	Connecticut Savings Bank, New Haven	950,577,494	6,831,556	19,241,889	144,863,807	1,104,858	58,533,744
166	First Federal Bank of Connecticut, New Haven	946,718,677	2,356,931	35,662,011	197,754,085	1,619,872	66,625,293
167	New Haven Savings Bank	944,563,044	7,219,210	27,071,793	177,063,181	3,618,774	45,847,228
214	Banking Center, Waterbury	840,728,326	4,762,206	1,501,524	138,281,196	2,355,795	53,622,837
283	Mechanics & Farmers Savings Bank FSB, Bridgeport	664,125,783	1,704,753	16,400,346	134,584,156	1,759,202	30,450,431
	DELAWARE						
224	Wilmington Savings Fund Society FSB	814,519,000	230,000	4,006,000	124,587,000	2,325,000	32,778,000
	DISTRICT OF COLUMBIA						
200	Columbia First Federal S & L Assn., Washington, D.C.	893,381,472	(6,095,705)	0	180,984,386	15,766,178	65,689,021
225	National Permanent Bank, FSB, Washington, D.C.	811,541,384	(12,869,606)	20,663,570	129,835,106	0	71,854,020
276	Washington Federal S & L Assn., Washington, D.C.	673,767,839	3,126,065	5,361,539	126,326,720	15,758,922	109,618,734
	FLORIDA						
30	Florida Federal Savings & Loan Assn., St. Petersburg	3,376,338,000	16,579,640	103,482,000	450,558,000	39,431,000	186,269,000
41	AmeriFirst Federal Savings & Loan Assn., Miami	2,922,750,955	(18,971,000)	41,199,000	543,464,000	159,768,000	217,599,000
49	American Savings & Loan Assn. of Florida, Miami	2,416,006,000	18,390,000	68,779,000	391,448,000	41,511,000	92,554,000
50	CenTrust Savings Bank, Miami	2,401,455,445	93,260,399	20,384,363	360,624,267	40,723,000	113,622,000
59	Coral Gables Federal Savings & Loan Assn.	2,296,333,000	6,386,000	20,244,000	327,097,000	77,687,000	157,882,000
66	Citicorp Savings of Florida, FS&LA, Miami	2,105,317,531	N.A.	8,736,347	281,425,065	19,832,851	7,642,992
78	Freedom Savings & Loan Assn., Tampa	1,894,108,000	(15,918,000)	67,675,564	190,728,000	25,820,859	48,966,421
97	Atlantic Federal S & L Assn., Fort Lauderdale	1,542,787,000	43,205,000	303,978,000	0	N.A.	N.A.
100	Goldome Savings Bank, St. Petersburg	1,528,857,432	(24,999,000)	45,832,000	255,304,000	25,790,000	40,528,000
102	Pioneer Federal Savings & Loan Assn., Clearwater	1,489,705,000	(1,046,000)	42,202,000	237,926,000	20,659,000	62,434,000
111	Sunrise Savings & Loan Assn., Boynton Beach	1,381,362,000	N.A.	N.A.	N.A.	N.A.	N.A.
114	Chase Federal Savings & Loan Assn., Miami	1,335,395,000	N.A.	19,017,000	174,923,000	269,000	29,607,000
120	Citizens Federal Savings & Loan Assn., Miami	1,315,025,197	8,496,559	7,129,078	136,848,705	25,872,995	38,203,182
125	United First Fed. Savings & Loan Assn., Sarasota	1,288,620,397	2,812,958	21,448,304	179,297,660	64,454,639	44,958,390
126	Fortune Federal Savings & Loan Assn., Clearwater	1,284,161,279	4,109,000	39,407,286	146,766,569	4,790,990	40,083,773
142	Home Federal Bank of Florida FSB, St. Petersburg	1,184,426,000	5,169,000	46,725,000	215,064,000	8,075,000	16,219,000
147	Hollywood Federal Savings & Loan Assn.	1,155,272,076	N.A.	N.A.	N.A.	N.A.	N.A.
150	Financial Fed. Savings & Loan Assn., Miami Lakes	1,147,083,574	(4,082,000)	22,734,000	173,472,000	4,141,000	38,293,801

*—A breakdown of deposit accounts for the top 300 thrifts — savings banks and savings and loans — in deposits on 12/31/84.

NOW accounts— Negotiable Order of Withdawal accounts, excluding Super NOWs. MMDA's— Money Market Deposit Accounts introduced in December 1982. Super NOWs— NOW accounts introduced in January 1983. IRAs—Individual Retirement Accounts, plus Keough Plan Accounts. N.A.—Not available. (a)—Exact loss figure was not available at the time of this writing. Estimated loss for the year has been placed at between $500 million-to-$700 million.

Top Deposit Takers Among Thrifts*
In Selected Deposit Categories as of December 31, 1984
(Net Income for 1984 Included)

Compiled by American Banker Copyright 1985

Rank 12/31/84		Total Deposits 12/31/84	1984 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	FLORIDA (Cont'd)						
156	Flagler Federal Savings & Loan Assn., Miami	1,126,373,472	N.A.	N.A.	N.A.	N.A.	N.A.
165	Security First Fed. S & L Assn., Daytona Beach	1,075,108,329	(1,812,381)	39,525,615	158,282,461	8,092,138	57,221,733
175	CrossLand Savings, FSLA, Bradenton	1,003,536,580	2,709,027	33,401,820	152,493,237	3,017,295	35,796,178
180	Coast Federal Savings & Loan Assn., Sarasota	971,003,203	N.A.	N.A.	N.A.	N.A.	N.A.
190	The First, F.A., Orlando	933,824,940	482,172	32,781,751	161,105,922	5,665,992	54,013,546
202	First Federal Savings & Loan Assn., Jacksonville	884,217,342	(1,250,862)	16,584,752	138,169,223	9,988,647	46,943,397
209	Commonwealth Savings & Loan Assn., Ft. Lauderdale	850,381,000	5,114,000	4,821,000	80,968,000	4,128,000	11,296,000
212	Naples Federal Savings & Loan Assn.	841,263,049	N.A.	N.A.	N.A.	N.A.	N.A.
253	Ensign Bank FSB, Hialeah	727,821,748	(785,000)	16,530,912	94,771,125	4,798,341	22,651,958
258	Duval Fed. Savings & Loan Assn., Jacksonville	721,061,000	N.A.	N.A.	N.A.	N.A.	N.A.
268	Home Savings Association of Florida, Hollywood	698,423,413	3,111,758	2,406,707	181,873,744	13,543,192	12,192,222
272	Harbor Federal Savings & Loan Assn., Fort Pierce	686,545,029	3,781,006	17,147,509	110,702,891	3,900,262	23,349,975
294	First Savings Bank of Florida FSB, Tarpon Springs	650,196,000	6,236,000	0	130,897,000	34,511,000	11,386,000
	GEORGIA						
69	Georgia Federal Bank, FSB, Atlanta	2,055,296,824	4,407,133	129,345,000	306,250,000	8,320,000	146,699,000
89	Fulton Federal Savings & Loan Assn., Atlanta	1,666,902,000	(20,982,000)	48,352,000	233,484,000	0	140,601,000
101	Decatur Federal Savings & Loan Assn.	1,491,282,860	1,171,773	55,904,760	276,941,485	4,979,484	N.A.
231	Great Southern Federal Savings Bank, Savannah	786,274,319	1,699,437	68,276,834	231,633,333	5,098,222	25,239,977
	HAWAII						
131	Honolulu Federal Savings & Loan Assn.	1,258,952,757	(25,126,726)	43,855,657	146,039,954	31,473,377	103,380,000
	ILLINOIS						
17	Talman Home Federal Savings & Loan Assn., Chicago	5,342,548,000	495,000	75,946,000	780,931,000	9,034,000	314,872,000
27	Citicorp Savings of Illinois, FS&LA, Chicago	3,559,917,467	N.A.	31,915,897	443,041,281	0	333,854,227
81	St. Paul Federal Bank for Savings, Chicago	1,800,825,708	4,620,882	43,781,000	291,628,000	18,395,000	135,455,000
96	Bell Federal Savings & Loan Assn., Chicago	1,563,623,893	N.A.	4,893,746	330,005,612	23,115,770	110,472,971
107	Lyons Savings & Loan Assn., Stickney	1,418,823,558	N.A.	N.A.	N.A.	N.A.	N.A.
136	Bloomington Federal Savings & Loan Assn.	1,223,728,192	N.A.	N.A.	N.A.	N.A.	N.A.
167	Pathway Financial, FA, Chicago	1,050,192,277	(6,353,302)	41,587,662	169,997,828	4,515,845	54,490,236
171	Cragin Federal Savings & Loan Assn., Chicago	1,023,877,608	13,009,018	24,078,393	121,330,560	3,069,947	34,113,971
184	Horizon Federal Savings Bank, Wilmette	953,330,088	N.A.	N.A.	N.A.	N.A.	N.A.
198	Great American Federal S & L Assn., Oak Park	896,750,610	N.A.	N.A.	N.A.	N.A.	N.A.
235	Mid America Federal Savings & Loan Assn., Cicero	773,512,027	5,784,020	12,208,340	129,581,925	20,978,795	80,491,765
237	American Savings Bank, Springfield	770,657,841	7,123,803	8,225,057	113,553,361	0	41,237,551
239	United Savings of America, FS&LA, Chicago	751,414,000	N.A.	N.A.	N.A.	N.A.	N.A.
277	Standard Federal Savings & Loan Assn., Chicago	672,437,792	2,449,677	22,219,554	94,568,274	2,901,142	22,297,089
281	Skokie Federal Savings & Loan Assn.	666,317,329	4,953,581	15,573,962	153,246,689	2,408,651	57,212,000
298	Olympic Federal, Berwyn	644,830,264	672,536	11,172,695	80,029,046	1,664,621	8,264,527
	IOWA						
215	American Fed. S & L Assn of Iowa, Des Moines	840,579,819	(2,192,673)	20,603,979	109,696,383	404,511	61,245,830
291	United Federal Savings Bank of Iowa, Des Moines	657,849,717	(3,921,739)	10,227,034	65,236,668	8,770,297	33,039,000
	KANSAS						
80	Capitol Federal Savings & Loan Assn., Topeka	1,819,278,219	12,264,036	0	359,004,504	69,192,489	134,837
233	Franklin Savings Assn., Ottawa	775,528,000	N.A.	N.A.	N.A.	N.A.	N.A.
	KENTUCKY						
232	Great Financial Federal S & L Assn., Louisville	784,068,000	5,045,000	23,962,000	107,102,000	511,000	25,813,000
252	Cumberland Federal Savings & Loan Assn., Louisville	730,647,368	(10,273,584)	12,962,022	102,005,631	11,003,820	52,923,902
	LOUISIANA						
189	Pelican Homestead & Savings Assn., Metairie	936,059,000	(718,000)	16,981,000	155,725,000	10,155,000	40,922,000
222	Dixie Savings & Loan Assn., New Orleans	820,213,812	N.A.	N.A.	N.A.	N.A.	N.A.
290	First Financial Bank, FSB, New Orleans	657,855,000	N.A.	N.A.	N.A.	N.A.	N.A.
	MAINE						
213	Maine Savings Bank, Portland	840,760,000	6,188,000	24,867,000	269,007,000	187,000	44,647,000
	MARYLAND						
134	Baltimore Federal Financial, FSA	1,232,592,538	N.A.	N.A.	N.A.	N.A.	N.A.
158	Loyola Federal Savings & Loan Assn., Baltimore	1,111,301,646	752,548	9,059,506	166,137,696	6,937,429	84,275,512
228	Provident Bank of Maryland, Baltimore	798,900,000	4,600,000	N.A.	N.A.	N.A.	N.A.
254	Standard Federal Savings & Loan Assn., Gaithersburg	727,578,212	3,221,471	28,607,519	263,123,421	3,168,721	38,912,413
	MASSACHUSETTS						
145	Mutual Bank FSB, Boston	1,165,237,682	(1,302,691)	55,589,979	350,363,871	22,757,364	96,543,083
160	Boston Five Cents Savings Bank FSB	1,110,310,000	4,921,000	N.A.	216,014,000	N.A.	16,040,000
174	Neworld Bank for Savings, Boston	1,009,321,506	(9,767,386)	29,870,654	252,307,052	3,520,119	53,245,391
208	Provident Institution for Savings, Boston	855,286,000	401,000	31,776,000	168,859,000	0	58,248,000
259	South Boston Savings Bank, Boston	720,228,000	12,940,000	18,428,000	260,548,000	0	28,803,000
271	Springfield Institution for Savings	687,649,083	N.A.	N.A.	N.A.	N.A.	N.A.
	MICHIGAN						
21	First Federal of Michigan, Detroit	4,800,965,564	30,116,447	88,371,398	416,799,741	20,563,754	204,479,155
26	Standard Federal Bank, Troy	3,918,460,787	27,339,477	57,083,753	627,022,303	29,171,481	205,027,382
94	Great Lakes Federal S & L Assn., Ann Arbor	1,577,771,899	8,348,200	17,912,681	169,681,177	34,404,759	75,765,178
193	Detroit & Northern Savings, FA, Hancock	924,227,000	(157,000)	13,662,000	99,780,000	0	54,031,000
256	First Federal Savings Bank & Trust, Pontiac	723,939,239	(3,790,724)	17,085,753	97,082,923	4,528,299	27,164,072
299	Bloomfield Savings & Loan Assn., FA, Birmingham	643,760,000	N.A.	N.A.	N.A.	N.A.	N.A.
	MINNESOTA						
36	Twin City Federal Savings & Loan Assn., Minneapolis	3,083,666,000	N.A.	102,038,000	317,149,000	24,636,000	184,090,000
106	Midwest Federal Savings & Loan Assn., Minneapolis	1,453,260,933	15,040,471	15,649,426	136,666,442	4,454,743	28,765,108
117	First Federal Savings & Loan Assn., Minneapolis	1,326,033,283	(9,431,795)	37,620,640	139,391,546	8,917,479	108,123,909
139	Minnesota Federal Savings & Loan Assn., St. Paul	1,190,005,115	(2,929,363)	49,127,743	133,170,605	18,853,346	66,483,160
	MISSISSIPPI						
275	Unifirst Bank for Savings FA, Jackson	680,455,000	2,100,562	22,471,000	85,848,000	14,441,000	43,467,000
	MISSOURI						
33	Community Federal Savings & Loan Assn., St. Louis	3,165,279,000	(23,942,000)	85,308,000	239,859,000	9,492,000	260,689,000
51	Farm & Home Savings Assn., Nevada	2,400,475,427	6,111,600	47,325,426	222,246,256	16,705,993	103,986,52[illegible]
157	Roosevelt Federal Savings & Loan Assn., Chesterfield	1,114,584,000	N.A.	N.A.	N.A.	N.A.	N.A.
178	St. Louis Federal Savings & Loan Assn., Clayton	986,113,000	N.A.	N.A.	N.A.	N.A.	N.A.
261	Blue Valley Fed. Savings & Loan Assn., Kansas City	718,342,428	435,874	10,196,892	136,259,708	3,222,493	37,854,188
267	United Postal Savings Assn., St. Louis	699,138,859	10,546,901	33,022,526	67,925,355	2,235,061	44,700,208

*—A breakdown of deposit accounts for the top 300 thrifts — savings banks and savings and loans — in deposits on 12/31/84.

NOW accounts— Negotiable Order of Withdawal accounts, excluding Super NOWs. MMDA's— Money Market Deposit Accounts introduced in December 1982. Super NOWs— NOW accounts introduced in January 1983. IRAs—Individual Retirement Accounts, plus Keough Plan Accounts. N.A.—Not available.

Top Deposit Takers Among Thrifts*
In Selected Deposit Categories as of December 31, 1984
(Net Income for 1984 Included)

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Rank 12/31/84		Total Deposits 12/31/84	1984 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	NEBRASKA						
121	Commercial Federal Savings & Loan Assn., Omaha	1,312,940,000	4,900,000	69,414,201	169,808,905	9,620,523	68,776,139
177	First Federal Savings & Loan Assn., Lincoln	990,313,803	N.A.	N.A.	N.A.	N.A.	N.A.
188	American Charter Federal S & L Assn., Lincoln	942,964,172	N.A.	12,918,818	77,473,656	18,945,269	61,987,485
	NEVADA						
204	Nevada Savings & Loan Assn., Las Vegas	871,349,616	8,055,752	12,471,733	194,101,347	14,235,232	34,208,965
207	First Western Savings Assn., Las Vegas	862,763,000	6,586,000	9,199,000	177,968,000	16,785,000	10,653,000
	NEW JERSEY						
14	City Federal Savings & Loan Assn., Elizabeth	6,165,801,000	66,118,000	198,273,000	704,323,000	59,963,000	434,637,000
25	Carteret Savings & Loan Assn., FA, Morristown	3,985,635,000	7,521,000	59,435,896	445,465,511	55,728,809	241,074,000
32	Howard Savings Bank, Newark	3,168,664,000	10,330,000	37,415,000	433,759,000	8,828,000	247,166,000
62	Hudson City Savings Bank, Paramus	2,225,112,022	9,360,731	0	459,878,966	26,368,305	120,863,040
149	Provident Savings Bank, Jersey City	1,148,212,434	697,785	13,355,243	195,322,569	8,094,250	43,930,272
176	Investors Savings & Loan Assn., Millburn	993,509,740	15,263,312	5,664,670	416,999,243	20,978,945	13,347,162
183	Lincoln Federal Savings & Loan Assn., Westfield	959,313,000	(1,665,000)	21,387,000	142,123,000	973,000	85,572,000
206	Collective Federal S & L Assn., Egg Harbor City	865,038,792	5,783,000	19,951,530	108,237,080	9,337,020	64,034,100
216	Columbia Savings & Loan Assn., Fair Lawn	837,228,113	601,944	2,928,974	124,264,452	34,037,781	58,809,071
217	Morris County Savings Bank, Morristown	830,277,000	1,420,000	4,352,000	144,855,000	24,663,000	60,148,000
223	Crestmont Federal Savings & Loan Assn., Maplewood	814,620,840	752,008	25,027,511	114,134,902	19,810,782	52,099,034
247	Queen City Savings & Loan Assn., Plainfield	738,834,072	3,109,361	26,874,801	137,581,920	4,719,666	51,566,458
284	Berkeley Fed. Savings & Loan Assn., Millburn	663,482,380	4,608,796	13,754,984	84,207,919	29,915,815	4,680,403
296	Jersey Shore Savings & Loan Assn., Toms River	647,800,250	N.A.	N.A.	N.A.	N.A.	N.A.
300	Security Savings & Loan Assn., Vineland	642,800,926	3,401,549	23,762,012	95,482,725	5,149,473	53,595,967
	NEW MEXICO						
161	Albuquerque Federal Savings & Loan Assn., N.M.	1,095,213,921	5,969,000	37,195,578	115,558,916	6,226,180	45,361,909
	NEW YORK						
6	Goldome FSB, Buffalo	9,798,109,652	3,902,584	158,685,000	1,279,633,000	14,284,000	688,742,000
9	Empire of America FSB, Buffalo	6,918,804,000	(76,850,000)	178,209,000	1,338,745,000	82,523,000	195,404,000
13	Dime Savings Bank of New York FSB	6,359,067,000	(39,812,000)	38,631,796	691,183,818	21,289,943	551,944,186
15	CrossLand Savings FSB, Brooklyn, New York	6,116,280,000	N.A.	N.A.	N.A.	N.A.	N.A.
16	Anchor Savings Bank FSB, Northport	5,850,961,000	(18,720,000)	151,555,000	1,098,576,000	82,890,000	301,566,000
18	Bowery Savings Bank, New York	5,110,298,000	(83,778,000)	11,081,000	1,085,468,000	9,682,000	682,423,000
23	Dollar-Dry Dock Savings Bank, Bronx, New York	4,522,606,000	(18,596,000)	0	906,503,000	95,872,000	370,801,000
31	Long Island Savings Bank FSB, Syosset	3,336,239,000	24,373,000	49,062,000	762,787,000	2,681,000	238,931,000
35	American Savings Bank FSB, New York	3,085,643,000	(5,118,000)	0	549,669,000	76,937,000	200,131,000
38	First Federal Savings & Loan Assn., Rochester	3,024,455,000	N.A.	73,694,000	748,223,000	0	170,549,000
39	Emigrant Savings Bank, New York	3,001,955,639	(34,381,330)	10,273,000	537,949,000	29,732,000	299,968,000
46	Manhattan Savings Bank, New York	2,581,639,512	5,170,297	1,827,282	580,529,894	5,070,611	272,672,829
53	Seamen's Bank for Savings FSB, New York	2,355,542,000	(3,807,000)	848,000	354,209,000	761,000	162,846,000
56	Williamsburgh Savings Bank, Brooklyn, New York	2,300,590,638	(27,789,478)	5,514,012	387,849,952	0	N.A.
63	Rochester Community Savings Bank	2,201,006,370	12,762,603	54,673,000	338,333,000	1,222,000	151,825,000
64	Lincoln Savings Bank FSB, Brooklyn, New York	2,154,055,133	(31,081,431)	N.A.	N.A.	N.A.	N.A.
67	Green Point Savings Bank, Brooklyn, New York	2,103,451,568	21,338,759	14,536,399	329,660,306	3,973,085	168,267,000
72	Greater New York Savings Bank, New York	1,991,091,274	(9,935,723)	10,071,027	402,549,248	5,651,128	104,264,920
73	East River Savings Bank, New York	1,932,401,253	(12,029,568)	32,394,486	461,103,946	9,268,526	158,303,000
87	Astoria Federal Savings & Loan Assn., Queens, New York	1,668,396,570	8,213,206	5,905,905	222,131,527	23,493,323	130,364,911
92	Albany Savings Bank FSB	1,598,429,779	(6,488,102)	45,280,787	184,112,444	5,857,934	74,152,086
105	Apple Bank For Savings, New York	1,472,099,000	1,296,000	27,451,000	292,948,000	0	109,087,000
143	Peoples Westchester Savings Bank, Tarrytown	1,178,300,756	(6,707,950)	11,821,014	225,793,389	3,234,557	93,332,672
144	East New York Savings Bank, New York	1,168,847,294	N.A.	N.A.	N.A.	N.A.	N.A.
153	Onondaga Savings Bank, Syracuse	1,136,239,196	N.A.	17,094,156	169,069,000	10,538,147	78,391,480
154	Syracuse Savings Bank, N.Y.	1,135,093,497	(8,190,332)	6,650,470	187,671,862	2,364,642	78,284,607
162	Independence Savings Bank, Brooklyn, New York	1,087,467,896	4,058,591	41,008,967	308,269,875	2,670,466	78,704,272
163	Jamaica Savings Bank FSB, Lynbrook	1,085,056,286	(8,060,953)	8,746,401	159,106,022	7,284,841	72,699,574
164	Columbia Banking Federal S & L Assn., Rochester	1,079,924,312	(1,850,061)	33,720,424	157,938,077	301,868	58,152,237
169	Fidelity New York, FA, Floral Park	1,041,078,810	5,384,786	39,337,393	239,611,835	788,360	77,070,642
195	Ridgewood Savings Bank, Queens, New York	915,721,031	1,270,203	0	173,968,040	796,252	69,063,889
199	Hamburg Savings Bank, Brooklyn, New York	896,568,000	554,000	8,415,000	108,917,000	0	51,289,000
205	Roosevelt Savings Bank, Garden City	868,793,400	N.A.	N.A.	N.A.	N.A.	N.A.
238	Eastern Savings Bank, Scarsdale	765,466,000	N.A.	N.A.	N.A.	N.A.	N.A.
242	Columbia Federal Savings Bank, Queens, New York	747,221,948	4,733,474	30,016,147	108,131,519	323,196	49,458,453
250	Roslyn Savings Bank	734,221,938	4,581,570	847,901	171,885,093	0	77,114,311
260	Queens County Savings Bank, Queens, New York	719,183,269	(169,163)	1,155,983	123,843,425	360,580	37,147,452
279	Richmond Hill Savings Bank, Floral Park	670,459,300	201,443	0	122,332,111	755,062	23,000,000
280	Central Federal Savings, FSB, Long Beach	666,592,000	N.A.	N.A.	N.A.	N.A.	N.A.
285	Home & City Savings Bank, Albany	663,082,479	(2,696,819)	20,619,215	132,499,876	2,410,278	31,974,636
289	Westchester Federal Savings Bank, New Rochelle	658,657,972	4,232,650	22,788,832	126,798,682	6,225,502	32,444,000
	NORTH CAROLINA						
240	First American Savings Bank, Greensboro	749,677,157	1,740,717	27,724,542	99,451,807	4,101,727	53,434,215
251	First Home Federal Savings & Loan Assn., Greensboro	730,919,000	N.A.	23,682,000	151,011,000	0	26,959,000
	NORTH DAKOTA						
182	Metropolitan Federal Bank FSB, Fargo	959,671,000	7,695,586	24,958,660	87,981,082	8,849,892	68,434,353
287	Midwest Federal Savings Bank, Minot	660,339,468	(13,289,088)	18,078,093	47,399,009	4,460,999	34,208,917
	OHIO						
60	Transohio Savings Bank, FSB, Cleveland	2,245,783,000	6,266,000	34,690,000	210,475,000	23,597,000	35,476,178
90	Citizens Federal Savings & Loan Assn., Dayton	1,644,191,882	3,317,579	19,564,443	267,199,873	42,633,099	116,953,316
93	Broadview Savings & Loan Co., Cleveland	1,591,730,213	(8,282,865)	49,611,506	203,542,110	2,930,313	120,357,301
119	Ohio Savings Assn., Cleveland	1,319,261,315	7,624,728	50,503,177	244,024,609	2,213,094	104,938,883
127	Cardinal Federal Savings Bank, Cleveland	1,280,606,530	(1,217,213)	21,147,000	156,486,000	10,686,000	97,370,000
128	Gem Savings Assn., Dayton	1,273,000,000	453,000	19,139,000	132,650,000	4,278,000	95,747,000
141	Third Federal Savings & Loan Assn., Cleveland	1,184,826,941	13,793,154	15,794,230	131,172,975	7,083,641	98,392,752
173	First Federal Savings & Loan Assn., Toledo	1,011,502,859	32,944	13,910,836	177,318,976	0	106,193,491
181	Mid-America Federal Savings & Loan Assn., Columbus	963,657,327	N.A.	N.A.	N.A.	N.A.	N.A.
196	Diamond Savings & Loan Co., Findlay	911,273,000	N.A.	N.A.	N.A.	N.A.	N.A.
197	Buckeye Federal Savings & Loan Assn., Columbus	909,397,533	972,441	32,121,000	115,465,000	4,739,000	41,217,000
201	State Savings Bank, Columbus	885,841,500	10,164,300	27,387,300	155,874,800	2,100,000	60,000,000
226	Eagle Savings Assn., Cincinnati	810,544,162	N.A.	26,646,215	81,734,523	2,081,287	81,468,680
246	Equitable Federal Savings & Loan Assn., Lancaster	739,069,000	N.A.	N.A.	N.A.	N.A.	N.A.
257	First Federal Savings Bank, Cleveland	723,597,710	4,714,262	8,293,421	77,740,428	8,715,492	51,714,952
286	Citizens Savings Bank, Canton	661,371,129	3,641,037	17,212,213	44,324,046	1,878,756	40,359,000
293	First Federal Savings & Loan Assn., Canton	650,253,902	3,402,374	16,529,146	77,860,448	2,998,654	46,179,352
295	Home Savings & Loan Co., Youngstown	649,737,704	2,372,048	6,656,987	81,252,931	2,965,880	44,170,750

*—A breakdown of deposit accounts for the top 300 thrifts — savings banks and savings and loans — in deposits on 12/31/84.

NOW accounts— Negotiable Order of Withdawal accounts, excluding Super NOWs. MMDA's— Money Market Deposit Accounts introduced in December 1982. Super NOWs— NOW accounts introduced in January 1983. IRAs—Individual Retirement Accounts, plus Keough Plan Accounts. N.A.—Not available.

Top Deposit Takers Among Thrifts*
In Selected Deposit Categories as of December 31, 1984
(Net Income for 1984 Included)

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Rank 12/31/84		Total Deposits 12/31/84	1984 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	OKLAHOMA						
118	Sooner Federal Savings & Loan Assn., Tulsa	1,320,000,000	4,564,000	N.A.	N.A.	N.A.	N.A.
273	Frontier Fed. Savings & Loan Assn., Ponca City	683,234,000	N.A.	N.A.	N.A.	N.A.	N.A.
	OREGON						
54	Benjamin Franklin Federal S & L Assn., Portland	2,346,573,804	3,816,803	77,993,618	344,382,067	10,719,996	256,428,911
104	Far West Federal Bank, Portland	1,473,547,000	N.A.	N.A.	N.A.	N.A.	N.A.
	PENNSYLVANIA						
5	Philadelphia Saving Fund Society	10,966,927,000	71,991,000	83,667,000	1,086,363,000	41,473,000	659,089,000
45	Atlantic Financial Federal, Bala Cynwyd	2,790,839,000	6,421,023	38,613,585	412,232,684	4,376,820	221,858,520
65	Dollar Bank FSB, Pittsburgh	2,127,140,616	N.A.	N.A.	N.A.	N.A.	N.A.
79	First Federal Savings & Loan Assn., Pittsburgh	1,845,000,000	8,600,000	57,500,000	369,000,000	2,400,000	159,589,000
95	Hill Financial Savings Assn., Red Hill	1,574,467,975	24,442,195	18,146,044	218,329,196	25,782,894	76,062,610
99	Beneficial Savings Bank, Philadelphia	1,535,636,000	N.A.	13,819,600	251,069,600	4,741,800	71,515,300
133	Germantown Savings Bank, Bala Cynwyd	1,244,135,888	N.A.	40,224,373	221,965,433	7,825,667	67,578,611
135	Horizon Financial, FA, Southampton	1,230,917,000	N.A.	N.A.	N.A.	N.A.	N.A.
166	Landmark Savings Assn., Pittsburgh	1,071,260,000	441,000	16,437,000	219,814,000	0	53,718,000
219	Commonwealth Federal S & L Assn., Norristown	826,570,000	6,684,000	28,063,000	160,308,000	0	55,475,000
288	First Federal Savings & Loan Assn., Flourtown	659,325,000	7,100,000	13,300,000	121,900,000	400,000	59,000,000
	PUERTO RICO						
236	First Federal Savings Bank, Santurce	772,328,715	3,410,101	13,515,105	0	74,198,170	1,290,223
297	Caguas Federal Savings & Loan Assn.	646,117,988	N.A.	N.A.	N.A.	N.A.	N.A.
	RHODE ISLAND						
84	Old Stone Bank FSB, Providence	1,680,178,000	15,397,000	21,313,000	348,430,000	27,932,000	82,525,000
192	Citizens Savings Bank FSB, Providence	927,796,254	10,045,472	0	309,068,950	0	61,758,262
	SOUTH CAROLINA						
122	First Federal Savings & Loan Assn., Greenville	1,309,478,000	1,430,000	86,326,000	133,507,000	5,670,000	103,339,000
241	American Federal Bank FSB, Greenville	748,945,000	N.A.	N.A.	N.A.	N.A.	N.A.
245	Security Federal Savings & Loan Assn., Columbia	741,464,000	N.A.	N.A.	N.A.	N.A.	N.A.
	TENNESSEE						
124	Leader Federal Savings & Loan Assn., Memphis	1,289,589,815	3,645,082	50,837,012	232,353,948	606,561	90,677,018
244	Fidelity Federal Savings & Loan Assn., Nashville	742,880,718	(146,828)	11,550,000	88,285,000	1,693,000	51,188,000
266	Metropolitan Federal S & L Assn., Nashville	703,120,000	7,267,000	2,966,000	72,199,000	16,488,000	37,658,000
282	Home Federal Savings Bank of Tennessee, Knoxville	664,736,722	3,503,061	40,046,436	59,330,475	1,865,010	24,737,381
	TEXAS						
34	Gibraltar Savings Assn., Houston	3,108,717,548	N.A.	53,188,830	311,753,926	50,913,973	237,633,603
48	First Texas Savings Assn., Dallas	2,442,481,242	9,969,667	22,176,871	402,087,641	75,405,601	222,614,631
52	University Savings Assn., Houston	2,363,947,000	9,049,000	116,195,000	248,429,000	0	198,188,000
57	United Savings Assn., Houston	2,298,866,888	65,374,436	52,812,000	350,434,000	18,483,000	146,229,000
83	Dallas Federal Savings & Loan Assn.	1,700,063,000	N.A.	N.A.	N.A.	N.A.	N.A.
98	San Antonio Savings Assn.	1,537,500,891	13,438,172	50,623,451	292,735,343	24,569,228	67,314,759
103	Benjamin Franklin Savings Assn., Houston	1,475,841,000	N.A.	N.A.	N.A.	N.A.	N.A.
108	Lamar Savings Assn., Austin	1,410,635,000	N.A.	N.A.	N.A.	N.A.	N.A.
138	Sunbelt Savings Assn., Stephenville	1,190,403,000	N.A.	N.A.	N.A.	N.A.	N.A.
148	Gill Savings Assn., Hondo	1,151,893,391	15,395,573	12,593,182	232,646,168	1,517,617	24,957,000
152	Texas Federal Savings & Loan Assn., Dallas	1,140,011,189	(5,831,612)	47,413,285	269,635,839	24,458,763	104,897,126
155	San Jacinto Savings Assn., Houston	1,126,815,605	8,202,438	39,328,917	100,387,610	2,903,744	39,561,426
168	Independent American Savings Assn., Grand Prairie	1,043,826,000	N.A.	N.A.	N.A.	N.A.	N.A.
172	Guardian Savings & Loan Assn., Dallas	1,020,984,000	4,727,000	13,867,000	111,317,000	2,872,000	25,118,000
203	Western Savings Assn., Gatesville	876,640,000	N.A.	N.A.	N.A.	N.A.	N.A.
221	Vernon Savings & Loan Assn.	820,214,000	N.A.	N.A.	N.A.	N.A.	N.A.
229	State Savings & Loan Assn., Lubbock	788,025,000	N.A.	N.A.	N.A.	N.A.	N.A.
230	City Savings & Loan Assn., San Angelo	786,976,000	N.A.	N.A.	N.A.	N.A.	N.A.
249	Commonwealth Savings Assn., Houston	735,420,008	12,561,207	14,709,604	61,954,349	2,199,521	4,038,493
278	Commerce Savings Assn., Angleton	671,857,266	N.A.	N.A.	N.A.	N.A.	N.A.
292	Alamo Savings Assn., San Antonio	652,987,562	N.A.	N.A.	N.A.	N.A.	N.A.
	UTAH						
76	American Savings & Loan Assn., Salt Lake City	1,911,753,000	294,000	N.A.	189,367,000	N.A.	59,397,000
	VIRGINIA						
47	Perpetual American Bank, FSB, McLean	2,526,095,792	2,340,000	32,925,542	400,799,599	15,853,122	143,193,647
170	Dominion Federal Savings & Loan Assn., McLean	1,027,284,560	12,832,563	36,730,271	362,396,946	10,459,023	48,395,159
255	Continental Federal Savings & Loan Assn., Fairfax	725,399,992	(1,163,627)	31,189,555	178,881,444	16,429,704	65,419,237
	WASHINGTON						
40	Washington Mutual Savings Bank, Seattle	2,981,964,000	(9,540,000)	0	1,226,516,000	0	97,834,000
86	Pacific First Federal Savings Bank, Tacoma	1,674,915,000	4,389,663	52,573,000	962,684,464	0	149,694,462
264	Capital Savings Bank FA, Olympia	708,518,187	N.A.	N.A.	N.A.	N.A.	N.A.
269	Washington Federal Savings & Loan Assn., Seattle	692,530,000	22,146,000	0	168,390,043	0	46,327,527
	WISCONSIN						
129	Security Savings & Loan Assn., Milwaukee	1,270,522,845	8,886,762	24,930,372	137,507,144	2,207,096	70,589,220
179	First Savings Association of Wisconsin, Milwaukee	972,871,000	N.A.	N.A.	N.A.	N.A.	N.A.
218	Anchor Savings & Loan Assn., Madison	827,767,650	4,693,690	15,880,354	98,217,154	7,702,904	58,069,580
234	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	773,532,054	4,633,907	N.A.	N.A.	N.A.	N.A.

*—A breakdown of deposit accounts for the top 300 thrifts — savings banks and savings and loans — in deposits on 12/31/84.

NOW accounts— Negotiable Order of Withdawal accounts, excluding Super NOWs. MMDA's— Money Market Deposit Accounts introduced in December 1982. Super NOWs— NOW accounts introduced in January 1983. IRAs—Individual Retirement Accounts, plus Keough Plan Accounts. N.A.—Not available.

BofA Remains Top Deposit-Taking Institution in '84

Continued from Page 1

Tables include a deposit breakdown for the top 300 thrift institutions and the top 300 banks by NOWs, Super NOWs, money market deposit accounts, and IRAs. It also lists the top 25 deposit taking institutions (commercial banks, savings and loans, and savings banks). And it ranks the top 25 commercial banks, the top 25 thrifts, and the top 25 deposit institutions in individual retirement accounts.

Despite increases exceeding 30% in IRA deposits at thrifts and banks, other financial institutions registered a gain of over 60% in IRA deposits.

In 1984, thrifts accounted for 31.2% of the total IRA market, with $41.2 billion. That amount was an increase of 30.0% over 1983's total of $31.7 billion, or 34.7% of the market share. Commercial banks had a gain of 40.0% in these accounts in 1984, to $37.1 billion. However, their market share also declined to 28.1% from 29.0% in 1983.

Other financial institutions — which include insurance companies, mutual funds, brokerage houses, and credit unions — increased their share of the IRA market to 40.7%, compared with 36.3% in the previous year. In dollar amounts, that represents a rise of 62.2% to $53.7 billion from 1983's $33.1 billion.

According to some IRA marketers, the surge in individual retirement account deposits can be attributed, at least in part, as a shift from investing in IRAs as retirement vehicles to using them for tax relief and as investment instruments.

Entering the fourth year as a general public tax shelter, many of these accounts now have $8,000 in them, and deposit taking institutions are beginning to expand opportunities for customers to invest these contributions.

Previously, deposit taking institutions had been competing heavily with each other and with other segments of the financial sector. However, lately they've been joining forces with mutual funds, brokerage houses, and insurance companies to come up with more flexible investment products.

For instance, in October 1984, Federated Investors Inc., Pittsburgh, introduced two IRA plans for banks to sell to customers. One plan is a mutual fund link and the other is a mutual fund and discount brokerage link.

Other ideas to promote the use of IRAs include a plan to provide life insurance for banks to sell with their IRAs, which ITT Life Insurance, Minneapolis, came up with. The program, called IRA Builder Account, offered completion insurance, which guaranteed retirement benefits to customers in the event of disability or death.

And Leader Federal Savings & Loan Association, Memphis, Tenn., the 124th largest thrift in the U.S. and the largest in Tennessee, announced a plan for home-delivered IRAs. The idea was to give people with hectic schedules the ability to open up IRA accounts (particularly during income tax filing time) without having to come into a potentially overcrowded branch.

At yearend 1983, Leader Federal had $67.5 million in IRA deposits, which represented 5.5% of their total deposits. As of Dec. 31, 1984, the S&L had $90.7 million in IRAs — an increase of 34.4% — and 7.0% of total deposits.

The Bank of Virginia Co., Richmond, introduced self-directed IRAs last April that offered Fidelity Group mutual funds. Bank of Virginia, ranked 71, had IRA deposit growth of 64.3% in 1984, and IRAs now account for 4.4% of total deposits, compared with 2.8% in 1983.

Small Increase for Total Deposits

However, while IRA deposits have been soaring at banks, deposits have not.

Total deposits increased only slightly more than 6% at commercial banks in 1984, and their deposit share fell more than three percentage points. At thrift institutions, the deposit share increased six percentage points.

Deposits at all commercial banks stood at $1.95 trillion at yearend, up 6.3% from the previous year's $1.83 trillion. The deposit share for all commercial banks fell from 71.4% in 1983 to 68.3% in 1984.

Results for the top 300 banks were similar: deposits were up 6.2%, to $1.2 trillion; the deposit share fell to 41.5% from 43.4% in 1983.

At thrift institutions, deposits rose 12.1% to $905.1 billion, from 1983's $807.2 billion. The thrift share of all deposits increased to 31.7% from 31.4%.

The top 300 thrifts showed slightly better results, with deposits increasing 14.5% to $561.7 billion from 1983's $490.4 billion. This represents an increase in the share of deposits to 19.7% from 19.1% in the previous year.

For the top 25 deposit taking institu-

▶ Deposit Takers: Page 38

Top 25 Institutions in Individual Retirement Accounts

IRA Rank 1984	IRA Rank 1983		$ Amount in IRA Accounts 12/31/84	$ Amount in IRA Accounts 12/31/83	% of Deposits 1984	% of Deposits 1983	Deposit Rank 1984	Deposit Rank 1983
1	1	Bank of America NT&SA, San Francisco	1,606,000,000	1,101,973,000	1.82	1.22	1	1
2	..	Home Savings of America,FA	917,261,000	N.A.	4.93	....	2	2
3	..	Great Western Savings, FS & LA	825,887,202	N.A.	4.95	....	3	3
4	5	Citibank NA, New York	823,000,000	487,000,000	1.03	0.62	2	2
5	3	Wells Fargo Bank NA, San Francisco	808,089,000	549,928,000	3.98	2.68	10	11
6	..	Goldome FSB, Buffalo	688,742,000	N.A.	7.03	..	6	6
7	2	Bowery Savings Bank	682,423,000	595,340,000	13.35	11.70	18	15
8	4	PSFS, Philadelphia	659,089,000	451,674,000	2.45	1.62	9	8
9	6	First National Bank, Chicago	635,148,000	451,674,000	2.45	1.62	9	8
10	..	Dime Savings Bank of New York FSB	551,944,186	N.A.	8.68	....	13	9
11	12	American S & L Assn., Stockton	489,578,000	269,411,000	2.41	1.48	1	1
12	10	Security Pacific NA, Los Angeles	482,463,000	310,204,000	1.56	1.12	7	9
13	..	California Fed S$L Assn., Los Angeles	461,767,000	N.A.	3.23	..	4	4
14	8	World Savings, FS & LA, Oakland	453,677,000	340,654,029	6.08	5.91	8	12
15	15	City Fed S&L Assn., Elizabeth	434,637,000	243,394,000	7.05	4.96	14	17
16	23	Manufacturers Hanover Trust Co.	376,938,000	185,438,000	0.83	0.44	4	4
17	9	Dollar-Dry Dock SB	370,801,000	331,027,000	8.20	6.99	23	18
18	..	Glendale Fed S&L Assn.	357,322,000	85,190,000	4.01	1.13	7	7
19	19	Chemical Bank	342,362,000	213,781,000	0.98	0.64	6	6
20	..	Citicorp Savings of Ill., FS&LA	333,854,227	.....	9.38	....	27	27
21	..	Chase Manhattan Bank NA	329,987,000	114,178,000	0.56	0.19	3	3
22	17	Marine Midland Bank NA	328,282,000	217,039,000	2.06	1.32	12	13
23	16	Crocker Nationl Bank	317,841,000	231,053,000	1.76	1.21	11	12
24	22	Sears Savings Bank	316,086,000	188,901,000	6.56	4.97	20	23
25	..	Talman Home FS &LA	314,872,000	128,585,000	5.89	2.54	17	16
		Total:Top 25	13,908,050,615					
		Total:For Banks & Thrifts	78,300,000,000					
		% share	17.76%					
		Total:For all institutions	132,000,000,000					
		% share:	10.54%					

LEGAL ADVERTISING

Legal Notice

DEA Case No. C9-85-Z001: Notice is hereby given that on 1/22/85, the following items were seized at Chase Lincoln Bank, Rochester, NY for violation of 21 USC 881: various items of jewelry; value $25,390.00. Any person desiring to place the matter in the United States District Court in order to contest the probable cause for this seizure must file with the Special Agent-In-Charge, Drug Enforcement Administration, PO Box 14210, Rochester, New York, a claim and cost bond of $2500 or 10 percent of the appraised value of the property, whichever is lower, but not less than $250 with approved surety on or before 4/22/85. An indigency petition may be filed in lieu of a cost bond. Otherwise, the property will be administratively forfeited pursuant to 19 USC 1608 and will be disposed of according to law. Interested parties may file petition for remission or mitigation of forfeiture with the Special Agent-In-Charge pursuant to 19 USC 1618 and 21 CFR 1316.71-1316.81 without filing a cost bond.

JOEL H. SHAPIRO
Resident Agent in Charge

Partnership Notices

Substance of Certificate of Limited Partnership filed in New York County Clerk's office 3/7/85 of UNION SQUARE WEST ASSOCIATES, principal office 70 Pine St., NY, NY. Business: real property and related activities. Term: until Dec. 31, 2035 unless sooner terminated per Partnership Agreement (PA). General Partner (GP): Union Square West Corp., 70 Pine St., NY, NY. Limited Partner (LP): Square Euclid Corp., c/o Square Industries, 921 Bergen Ave., Jersey City, NJ., cash contribution $98.00, share of profits 98%. LP has not agreed to make additional contributions. No time agreed upon for return of LP's contribution. LF has right to assign interest. Any substituted or subsequent LP must have consent of GP to assign interest. No right given to admit any other LPs. Partnership terminates upon death, insanity, incompetency, bankruptcy, insolvency or dissolution of corporate existence of GP. LP may not demand and receive property other than cash in return for contribution.

Correction

Great American First Savings Bank, San Diego, Calif., has corrected the total deposit figure for yearend 1984 reported to the *American Banker*.

The total deposits on Dec. 31 were $4,558,526,000. Based on this corrected figure, the bank should have ranked 23d among thrift institutions and not 28th as reported in the Feb. 28 listing of the top 300 thrifts.

This correction was received too late to be incorporated in today's listing of the top deposit-takers.

Also, based on the corrected figure, Great American is the 13th largest thrift institution in California, not the 15th largest as reported earlier.

In addition, Great American's deposits rose 13% from midyear 1984 to yearend 1984. Therefore, the bank should not have been listed among the 10 largest deposit losers among the top 300 thrifts.

Dear Reader, How Are We Doing?

The American Banker wants very much to make sure its statistical listings for the financial services industry meet your information needs. So would you spend a moment to give us some feedback on the **Top Deposit Takers** survey that appears in today's edition? Please return this questionnaire to L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004. (212) 943-4836.

(1.) How would you **change** the listing to make it more useful?

(2.) What do you like **best** about this tabulation?

(3.) What do you like **least** about this tabulation?

(4.) **How** do you use this information in your work?

(5.) What **new** statistical survey would you like to see?

Name and Institution (optional)_____

Title_____

Company_____

Address_____

Phone_____

Thank you for helping us improve.

Financial . . .

Continued from Page 2

haustive review [of our problems]. One of the reasons we're late with our fourth-quarter report is that we tried to identify, wherever humanly possible, all of the problems we may have and adequately reserve against those situations.

"Unfortunately, because the company experienced such tremendous growth, the [loan] documentation and data, in many instances, we found to be less than acceptable. And when you talk about virtually billions of dollars of mortgages, there possibly might be something that is not accounted for.

"But Peat Marwick Mitchell [Financial's auditors] and ourselves did whatever we possibly could at this juncture to account for the real estate and loan problems in our portfolio."

Financial said that American's scheduled items, including slow loans and foreclosed property, rose to $1.13 billion, or 5.36% of specified assets, at Dec. 31, compared with $729.3 million, or 4.07%, a year earlier. However, the Dec. 31 figure is lower than the $1.28 billion in scheduled items, or 5.63% of specified assets, at Sept. 30, 1984. Specified assets include those assets sold subject to contracts of sale.

"We're not interested in selling properties at a fire sale level," said Mr. Popejoy, adding that the sale of foreclosed properties could take one or more years. "Unfortunately, when institutions such as ours have large holdings of property, it's perceived that the outside world can come in and get terrific bargains."

Knapp Proposal Considered

Mr. Popejoy said Financial is "still reviewing" a proposal by an investor group headed by former Financial chairman Charles W. Knapp to buy most of the company's problem loans. The proposed transaction, which could be worth more than $1 billion, would be 80% financed by Financial.

"We plan to respond [to the offer] in the best interests of our shareholders," said Mr. Popejoy, who succeeded Mr. Knapp as chairman and chief executive officer last August, when Mr. Knapp was forced to resign under pressure from federal regulators.

The move came after American suffered a deposit outflow of $6.84 billion in the third quarter of 1984, after the SEC forced Financial to restate its first-half earnings, which resulted in a $79.9 million loss, instead of a $75.3 million profit.

In other matters, Mr. Popejoy said the company's "timetable to achieve its net worth objectives received a setback" because of its losses. At Dec. 31, American Savings' net worth was $367 million, and its net worth ratio was 0.5% of assets. Financial estimates it would need $984.7 million of additional equity or subordinated debt to bring net worth to a minimum 4% of liabilities plus 20% of scheduled items as required by the Federal Home Loan Bank Board. That requirement paved the way for its merger with First Charter Financial Corp. in 1983. Most savings institutions are required to have capital of at least 3% of assets.

In its 10-K report, Financial said the Bank Board "indicated that it will take no supervisory action based solely upon American's failure to comply with its net worth requirements" and its failure to have a fidelity bond in force as required by Bank Board regulations.

Mr. Popejoy in January said he hoped American could meet its 4% net worth objective by the end of 1985.

Mr. Popejoy declined to be specific about the company's plans to bolster its net worth.

"We're not particularly interested in discussing all of our strategies publicly," he said. But, he observed, net worth could be strengthened, in part, through a return to profitability and the sale of assets.

"We are trying to sell assets at a profit and we're trying to convert as much of REO [real estate owned] into cash or at least earning assets as quickly as possible."

Mr. Popejoy said he envisions shrinking the company's assets to $24 billion to $24.5 billion from the $28.5 billion at Dec. 31. Total assets were $21.8 billion at Dec. 31, 1983 and $31.1 billion at Sept. 30, 1984.

"If we were to sell or dispose of additional assets, it could hurt the company, because such sales might result in additional losses," he said. "We plan to continue to look at our operating expenses," he added.

Last October, Financial announced it would reduce its work force 20% by laying off 1,500 of 7,500 employes.

In its 10-K report, FCA disclosed:

- American Savings "does not expect to be able to pay dividends during 1985." FCA's own ability to pay dividends is dependent on receipt of dividends from American. FCA omitted its common stock dividend of 5 cents a share in the 1985 first quarter.
- American had a net deposit gain of $2.15 billion in the fourth quarter, bringing total deposits to $20.3 billion at Dec. 31. Institutional deposits were reduced to 37.3% of American's deposit base.
- FCA's auditors, Peat Marwick Mitchell & Co., declined to express an opinion on the company's financial statements, saying: "It was impractical for us to determine the extent to which certain significant charges to operations made in 1984, which increased the reported 1984 net loss, relate to prior years and the extent to which the application of generally accepted accounting principles in the preparation of the 1984 consolidated financial statements was consistent with that of the prior year."

FCA's financial statements for 1983 and 1983 were audited by Arthur Andersen & Co.

FCA's $512.1 million fourth-quarter loss, on revenues of $880.6 million, compares with profits of $56.3 million, or $1.18 a share, on revenues of $721.8 million a year earlier.

The $590.5 million loss for all of 1984, on revenues of $3.28 billion, compares with profits of 172.5 million, or $5.13 a share, on revenues of $1.83 billion a year earlier. ■

Wideman . . .

Continued from Page 3

Mr. Wideman said he decided to allow the thrift to ease out of its tangled transactions with E.S.M. Government Securities Inc. instead of forcing Home State to pull out of the deals immediately.

If it had ended the deals abruptly, Home State would have lost millions of dollars and probably would have closed, Mr. Wideman recalled.

Regulators thought a gradual withdrawal would reduce losses and make the losses bearable, he said. Mr. Wideman said he feared at the time that a panic triggered by the closing of Home State, Cincinnati's largest savings and loan, could severely test the resources of the Ohio Deposit Guarantee Fund, the state-regulated private fund that guaranteed the deposits at Home State and some 70 other Ohio savings and loans.

Million Dollar Question

"The million dollar question is whether we should have incurred the loss then and wiped out Home State, or whether we should have done what we did and wiped out the whole system now," Mr. Wideman said.

"In retrospect, those persons who are now saying we should have let Home State fail and let the guarantee fund take over, those guys are right. Obviously, if I'd known then what I know now, I might have done it differently."

Disclosures earlier this month that Home State would suffer huge losses (now estimated to be at least $145 million) from its dealings with E.S.M., following the Florida firm's closing amid fraud allegations, triggered a run on Home State's deposits. That in turn led Gov. Richard F. Celeste to close 71 other privately insured thrifts. Most of the thrifts have been permitted to reopen, but many of them only for limited business. Home State remains closed.

Successor Followed Similar Policy

From all accounts, Mr. Wideman's successor, C. Lawrence Huddleston, followed a similar policy, even after Home State's officials reportedly reneged on a signed agreement and doubled its dealings with the Floride firm to almost $700 million.

Mr. Huddleston, who left state government last December, said he did not want to comment on the Home State matter until he could examine state records. "I will comment appropriately at some later date," he said.

Mr. Wideman said he did not know why the serious nature of Home State's problems did not come to his attention until 1982, when Home State had been heavily invested with E.S.M. as far back as 1980. Mr. Wideman said regulators may not have detected the problem until 1982, or they may not have considered the problem a serious one until then, or they may have discussed the matter before 1982 but he had forgotten.

By the time the state discovered the depth of Home State's involvement with E.S.M., the savings and loan already stood to lose millions, Mr. Wideman said.

Regulators in 1982 were unaware of the alleged fraud by E.S.M.'s operators and the alleged insider dealings between E.S.M. and Home State officials, Mr. Wideman said. The allegations surfaced publicly after E.S.M.'s closing early this month.

State examiners "did a good job" in supervising Home State, Mr. Wideman contended.

"Everything they [Home State] did was legal. It was just wrong," Mr. Wideman said.

Depositors Unhappy

Although Mr. Wideman believes the state did a good job, Home State depositors take a different view. A group of those depositors have scheduled a second motorcade to Columbus, the state capital, in an effort to get assurances that they will not lose any of their money at Home State.

Another motorcade of Home State depositors from Cincinnati and Dayton drew a small crowd. But organizers of the second motorcade, scheduled to leave Cincinnati this morning, said they expect a better turnout.

One of the organizers, Lisa Neidich of Cincinnati, said she has petitions with thousands of signatures asking Gov. Celeste and state legislators to clear the way for the sale of Home State.

The state Senate financial institutions committee is scheduled to hold a hearing Wednesday on a bill that would allow an out-of-state bank holding company to acquire Home State.

Meanwhile, there has been no progress reported in negotiations to find a buyer. "The state is doing all it can to generate interest in the purchase of Home State," said Rick Spencer, a spokesman for the Ohio Department of Commerce. "We're trying to generate interest both in state and out of state." ■

Bank of St. Louis County Elects Thiebauth Exec VP

CLAYTON, Mo. — John J. Thiebauth has been elected executive vice president of Commerce Bank of St. Louis County, a member bank of Commerce Bancshares Inc.

Mr. Thiebauth, who continues as president of another affiliate, Commerce Bank of St. Louis, joined the Commerce organization in 1984. He has served in several management positions at the bank in St. Louis. ■

Deposit Takers . . .

Continued from Page 37

tions — 19 of which are commercial banks — deposits were up a slight 1.7% to $667.6 billion. The deposit share for these institutions dropped to 23.4% in 1984, from the prior year's 25.6%.

Other Survey Findings

- IRA deposits at the top 25 thrifts were up 70.8% in 1984 to $10.6 billion. This represented 25.7% of the total thrift IRA market; 12.3% of the deposit taker market (which includes credit unions); and 8.0% of the total IRA market, which includes "other institutions," such as brokerage, insurance companies, mutual funds, and credit unions.
- For the top 25 banks, IRA deposits increased 52.0% to $9.1 billion, accounting for 24.6% of the bank market; 10.6% of the bank and thrift market; and 6.9% of the total market.
- And at the top 25 institutions — banks and thrifts — IRAs rose 64.8% to $13.9 billion. This made up 16.2% of the bank/thrift market and 10.5% of the total market.
- The top three commercial banks for NOW accounts are: Wells Fargo Bank, San Francisco, with $1.4 billion; Citibank, New York, with $859.0 million; and Crocker National Bank, San Francisco, with $642.8 million. The top three thrifts are: Northeast Savings FA, Hartford, Conn., with $380.3 million; Home Savings of America FA, Irwindale, Calif., with $321.2 million; and Atlantic Federal Savings & Loan Association, Fort Lauderdale, Fla., with $304.0 million.
- The top three banks in money market deposit accounts, or MMDAs, are: Bank of America, with $13.5 billion; Citibank, with $7.0 billion; and Chemical Bank, New York, with $5.9 billion. The top thrifts: Home Savings of America, with $3.7 billion; California Federal Savings & Loan Association, Los Angeles, with $1.7 billion; and Great Western Savings FS&LA, Beverly Hills, Calif., with $1.6 billion.
- The top banks in net income are: Citibank, with $777.0 million; Morgan Guaranty Trust Co., New York, $491.7 million; and Chase Manhattan Bank, New York, with $383.5 million.
- Banks with the largest increase in IRA deposits are: Banco de Ponce and Banco Popular, both of Puerto Rico, with increases of 447.1% and 296.6%, respectively; and the Commerce Bank of Kansas City, Mo., whose IRAs increased 217.4%. In all, 17 banks doubled their individual retirement accounts, and three of those were members of the Barnett banking system in Florida. ■

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TODAY

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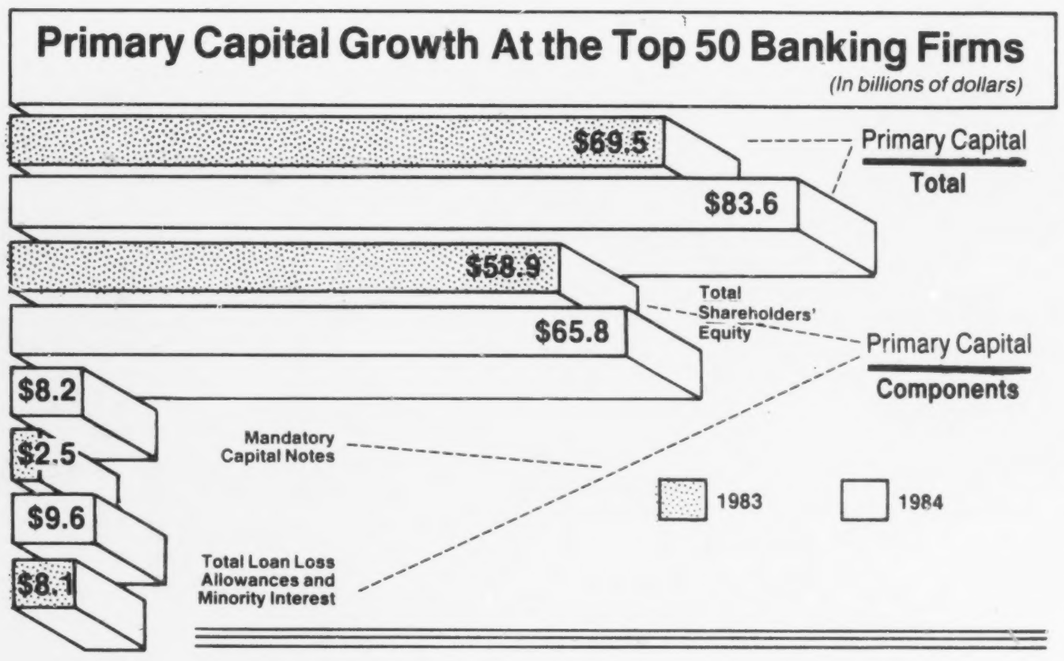
Top 50 Bank Parents Show Capital Rise of 20.3%



Mandatory Convertible Notes Account for Large Segment Of Growth, Survey Reveals

By L. MICHAEL CACACE

NEW YORK — Primary capital rose 20.3% last year at the top 50 bank holding companies in primary capital funds. And more than 40% of this growth was attributable to the issuance of mandatory capital notes — subordinated notes that mandate conversion into common stock — by almost half of the top 50 firms.

These are some of the findings of *American Banker*'s third annual survey of the top 100 commercial banks in total capital funds. This year's survey has been expanded to include a new listing of the top 50 bank holding companies in primary capital. The new listing includes a two-year comparison of primary capital, total capital, total shareholders' equity capital, and total assets for the top 50 firms in primary capital. In addition, the average primary capital-to-assets ratios for 1984 and 1983 are shown for each banking firm, as well as their total assets rank for yearend 1984. Another new listing identifies all bank holding companies that had $400 million or more in primary capital on Dec. 31, and lists them alphabetically along with their capital-to-assets ratio and their yearend asset rank.

Primary capital is the sum of total shareholders' equity, mandatory convertible notes, the allowance for loan losses, and minority interest in consolidated subsidiaries. It has become the major gauge of capital proficiency. Last year, federal regulators required most of the larger banking firms to increase their minimum primary capital-to-assets ratio one-half of one percentage point to 5.5%.

There are three basic reasons for the

➡ Capital: Page 46

Random Thoughts

By SANFORD ROSE

Three California giants — Wells Fargo, Security Pacific, and First Interstate — appear to have three distinct approaches to asset-liability management.

Because it believes that there is a liquidity premium in longer rates, Wells has a natural bias toward borrowing short and lending long — provided the mismatch is confined to the under-one-year period. But Wells does not vary its short-funding posture based on any specific forecast of interest rates.

That is, its mismatch depends on structural rather than expectational considerations. Even if management thinks that rates are slated to rise, the bank will generally adhere to a liability-sensitive posture because it has limited confidence in all interest-rate forecasts, and, in the long run, the expected value of remaining liability sensitive will be positive — i.e., net interest income will be higher than it would be if the bank oscillated between short funding and long funding.

Security Pacific also has a bias toward liability sensitivity, but its

Random Thoughts: Page 4

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American Banker

Ranks the Top Banks and Bank Holding Companies in Capital

AT A GLANCE: Who's tops?

Top Banks

Rank 12/31/84		Total Capital 12/31/84
1.	Citibank NA, New York	$6,568,000,000
2.	Bank of America NT & SA, San Francisco	5,310,000,000
3.	Chase Manhattan Bank NA, New York	4,898,687,000
4.	Morgan Guaranty Trust Co., New York	3,427,322,000
5.	Manufacturers Hanover Trust Co., New York	3,110,427,000

Top Bank Holding Companies

Rank 12/31/84		Primary Capital 12/31/84
1.	Citicorp, New York	$8,872,000,000
2.	BankAmerica Corp., San Francisco	6,930,000,000
3.	Chase Manhattan Corp., New York	5,580,000,000
4.	J.P. Morgan & Co., New York	4,542,000,000
5.	Manufacturers Hanover Corp., New York	4,369,179,000

Top 100 Banks in the U.S. in Total Capital Funds

Ranked by Total Capital Funds Dec. 31, 1984

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Rank 12/31/84	Name of Bank, City, and State	TOTAL CAPITAL FUNDS 12/31/84	TOTAL CAPITAL FUNDS 12/31/83	Rank 12/31/83	Gain	TOTAL ASSETS 12/31/84	Ratio: Capital to Assets(%)	Deposit Rank 12/31/84
1	Citibank NA, New York	6,568,000,000[1]	5,924,000,000	1		120,054,000,000	5.5	2
2	Bank of America NT & SA, San Francisco	5,310,000,000[1]	4,200,083,000	2		104,084,000,000	5.1	1
3	Chase Manhattan Bank NA, New York	4,898,687,000[3]	4,102,850,000[3]	3		80,399,540,000	6.1	3
4	Morgan Guaranty Trust Co., New York	3,427,322,000[1]	3,214,816,000[1]	4		63,540,749,000	5.4	5
5	Manufacturers Hanover Trust Co., New York	3,110,427,000[1]	2,690,968,000[1]	5		62,426,652,000	5.0	4
6	Chemical Bank, New York	2,962,461,000[1]	2,360,725,000[1]	6		51,232,082,000	5.8	6
7	Bankers Trust Co., New York	2,320,142,000[1]	1,848,424,000[1]	7		44,142,280,000	5.3	8
8	Security Pacific National Bank, Los Angeles	2,078,739,000[1]	1,685,790,000[1]	9	+ 1	40,149,543,000	5.2	7
9	Continental Illinois National Bank & Trust Co., Chicago	1,890,042,000	1,830,554,000	8		30,063,705,000	6.3	13
10	First National Bank, Chicago	1,734,920,000[1]	1,625,644,000[1]	10		35,041,579,000	5.0	9
11	Wells Fargo Bank NA, San Francisco	1,563,044,000[3]	1,115,508,000[3]	12	+1	24,025,070,000	6.5	10
12	Republic National Bank, New York	1,275,137,000	906,386,000	17	+ 5	11,709,008,000	10.9	20
13	Mellon Bank NA, Pittsburgh	1,219,758,000[1]	930,407,000	16	+ 3	24,530,492,000	5.0	15
14	Marine Midland Bank NA, Buffalo, N.Y.	1,195,744,000[1]	1,006,890,000[1]	14		21,677,969,000	5.5	12
15	First Interstate Bank of California, Los Angeles	1,195,014,000[1]	1,131,790,000[1]	11		20,041,590,000	6.0	14
16	Crocker National Bank, San Francisco	1,092,699,000[1]	1,017,288,000[1]	13		22,000,855,000	5.0	11
17	Irving Trust Co., New York	1,052,825,000[1]	932,923,000[1]	15		16,456,773,000	6.4	17
18	First National Bank, Boston	920,560,000	763,226,000	18		18,367,026,000	5.0	16
19	RepublicBank Dallas NA	821,543,000[1]	674,658,000[1]	19		14,378,368,000	5.7	19
20	National Bank of Detroit	801,536,000[1]	670,071,000[2]	20		11,867,461,000	6.8	21
21	Bank of New York	685,556,000[1]	643,165,979[1]	21		14,714,330,000	4.7	18
22	Union Bank, Los Angeles	631,364,000[1]	449,246,000[1]	31	+ 9	7,970,656,000	7.9	32
23	Texas Commerce Bank NA, Houston	618,387,000[1]	531,813,000[1]	22		12,142,159,000	5.1	27
24	Citibank (South Dakota) NA, Sioux Falls	580,563,000	425,742,000	34	+10	6,619,234,000	8.8	87
25	Seattle-First National Bank	568,733,000[1]	387,071,000[1]	38	+13	8,776,352,000	6.5	29
26	European American Bank, New York	563,345,000[1]	440,664,000[1]	33	+ 7	7,460,817,000	7.6	33
27	NCNB National Bank of North Carolina, Charlotte	561,807,000[1]	505,113,000[1]	24		10,296,422,000	5.5	24
28	InterFirst Bank Dallas NA	547,011,000[1]	476,902,000[1]	27		10,652,000,000	5.1	25
29	Wachovia Bank & Trust Co. NA, Winston Salem, N.C.	546,565,070[1]	479,917,276[1]	26		8,592,319,000	6.4	28
30	Southeast Bank NA, Miami	528,522,000[1]	445,342,000[1]	32	+ 2	9,544,003,000	5.5	22
31	First City National Bank, Houston	516,619,000[1]	449,896,000[1]	30		9,495,920,000	5.4	31
32	National Westminster Bank USA, New York	509,629,000[1]	504,262,000[1]	25		8,749,413,000	5.8	26
33	Sovran Bank NA, Richmond, Va.	504,921,000[1]	454,691,000[1]	28		8,148,098,000	6.2	30
34	Pittsburgh National Bank	497,772,000[1]	422,500,000[1]	35	+ 1	9,116,191,000	5.5	39
35	AmeriTrust Co. NA, Cleveland	452,630,000	528,144,000	23		6,617,758,000	6.8	43
36	Valley National Bank, Phoenix	452,429,000	412,956,000	36		8,532,058,000	5.3	23
37	First National Bank, Atlanta	431,216,000[1]	325,253,000[1]	51	+14	6,426,324,000	6.7	50
38	Philadelphia National Bank	428,901,000[1]	390,545,000[1]	37		7,169,777,000	6.0	40
39	First Fidelity Bank NA, Newark, N.J.	425,051,000[1]	154,872,000[1]	109	+70	7,161,788,000	5.9	34
40	Harris Trust & Savings Bank, Chicago	411,669,000	358,620,000[2]	42	+ 2	7,767,647,000	5.3	37
41	United States National Bank, Portland, Ore.	406,063,000[1]	364,883,000[1]	40		6,596,937,000	6.2	44
42	Citizens & Southern National Bank, Atlanta	404,166,000[1]	380,070,000[1]	39		7,411,188,000	5.5	38
43	First National Bank, Minneapolis	389,265,000[1]	341,778,000[1]	44	+ 1	8,318,041,000	4.7	48
44	First Interstate Bank of Arizona NA, Phoenix	380,048,000[1]	342,832,000[1]	43		5,703,645,000	6.7	47
45	First Pennsylvania Bank NA, Philadelphia	378,933,000[1]	451,956,000[1]	29		5,361,383,000	7.1	62
46	United Virginia Bank, Richmond	377,614,000[1]	338,935,000[1]	47	+ 1	5,847,503,000	6.5	52
47	Citibank (New York State) NA, Buffalo	376,420,000	339,863,000	46		3,905,037,000	9.6	110
48	First Interstate Bank of Oregon NA, Portland	376,179,000[1]	361,377,000[1]	41		5,529,563,000	6.8	58
49	Comerica Bank-Detroit	369,581,052[1]	307,354,000	54	+ 5	7,175,234,960	5.2	35
50	Rainier National Bank, Seattle	369,206,000[1]	328,603,000[1]	49		7,270,970,000	5.1	36
51	First Union National Bank, Charlotte, N.C.	366,490,000[1]	341,296,000[1]	45		7,177,223,000	5.1	57
52	Northern Trust Co., Chicago	362,521,000[1]	322,891,000	52		6,628,028,000	5.5	54
53	MBank Dallas NA	353,436,000[1]	308,649,000	53		6,330,716,000	5.6	41
54	Morgan Bank (Delaware), Wilmington	341,284,000[1]	326,503,000[1]	50		2,771,348,000	12.3	194
55	Huntington National Bank, Columbus, Ohio	339,159,000	201,689,000	82	+27	5,511,072,000	6.2	59
56	Fidelity Bank NA, Malvern, Pa.	335,825,000[1]	66,615,235[1]	262	+206	5,904,728,000	5.7	46
57	Connecticut National Bank, Hartford	334,869,000[1]	252,115,000[1]	63	+ 6	6,053,504,000	5.5	45
58	Mellon Bank (East) NA, Philadelphia	330,504,000[3]	333,572,000[1]	48		4,156,709,000	8.0	83R
59	NCNB National Bank of Florida, Tampa	329,352,000[1]	174,797,000[1]	95	+36	4,574,247,000	7.2	63
60	Florida National Bank, Jacksonville	314,827,000	246,640,000	66	+ 6	5,269,650,000	6.0	56
61	Connecticut Bank & Trust Co., NA, Hartford	312,067,000[1]	279,395,000[1]	59		6,583,484,000	4.7	42
62	Norwest Bank Minneapolis NA	308,866,000[1]	306,776,000[1]	55		5,965,067,000	5.2	49
63	BancOhio National Bank, Columbus	307,120,000[1]	301,955,000[1]	56		4,626,122,000	6.6	66
64	First Tennessee Bank NA, Memphis	302,993,000[1]	124,130,000[1]	135	+71	4,647,538,000	6.5	65
65	AmSouth Bank NA, Birmingham, Ala.	296,027,000	283,646,000	57		4,301,905,000	6.9	73
66	Maryland National Bank, Baltimore	294,722,000	264,634,000	60		6,296,791,000	4.7	61
67	Chase Lincoln First Bank NA, Rochester, N.Y.	293,196,000[1]	237,778,000[1]	70	+ 3	4,154,750,000	7.1	69
68	Bank of Tokyo Trust Co., New York	293,040,595[1]	283,521,000[1]	58		5,085,727,000	5.8	55
69	Riggs National Bank, Washington, D.C.	288,636,000[1]	207,275,000	77	+ 8	5,117,410,000	5.6	60
70	Manufacturers National Bank, Detroit	282,899,000[1]	259,397,000[1]	62		5,536,551,000	5.1	51
71	National City Bank, Cleveland	282,410,000	264,480,000	61		5,076,095,000	5.6	76
72	MBank Houston NA	274,816,000[1]	71,603,000[1]	244	+172	4,600,881,000	6.0	78
73	First National Bank, St. Paul, Minn.	269,201,000[1]	227,308,000[1]	72		5,555,929,000	4.8	79
74	California First Bank, San Francisco	267,498,000[1]	249,107,000	65		5,002,166,000	5.3	53
75	Bank of New England NA, Boston	265,893,000[1]	180,865,000[1]	90	+15	5,051,714,000	5.3	64
76	Provident National Bank, Philadelphia	260,275,000[1]	243,691,000[1]	67		4,795,086,000	5.4	74
77	Fleet National Bank, Providence, R.I.	259,277,000[1]	230,810,000[1]	71		4,654,794,000	5.6	75
78	Allied Bank of Texas, Houston	258,031,000	223,755,000[1]	73		4,109,761,000	6.3	77
79	State Street Bank & Trust Co., Boston	248,875,000[1]	203,372,000[1]	80	+ 1	4,677,359,000	5.3	72
80	Trust Company Bank, Atlanta	247,553,000[1]	203,930,000[1]	78		3,902,850,000	6.3	92
81	South Carolina National Bank, Columbia	243,345,000[1]	184,372,000[1]	89	+ 8	3,976,647,000	6.1	80r
82	Shawmut Bank of Boston NA	231,744,000[1]	162,643,000[1]	103	+21	3,478,466,000	6.7	101
83	Mercantile Trust Co. NA, St. Louis	231,563,000	218,035,000	74		3,742,313,000	6.2	91
84	Bank of Hawaii, Honolulu	223,571,000[1]	203,071,692[1]	81		3,739,580,000	5.9	68
85	Bank of Virginia, Richmond	219,941,000	193,728,000	85		4,072,391,000	5.4	71
86	Bank of California NA, San Francisco	217,256,000[1]	242,101,000[1]	68		3,389,241,000	6.4	99
87	First Interstate Bank of Nevada NA, Reno	216,753,000	203,684,000	79		2,683,617,000	8.1	113
88	American Security Bank NA, Washington, D.C.	214,587,000[1]	238,546,000[1]	69		4,033,512,000	5.3	70
89	Banco Popular de Puerto Rico, San Juan	214,297,055[1]	195,422,603[1]	84		3,521,833,017	6.1	84R
90	First National Bank of Maryland, Baltimore	211,266,000	161,977,000	104	+14	3,837,790,000	5.5	82R
91	First Wisconsin National Bank, Milwaukee	204,032,000[1]	199,493,000[1]	83		3,824,178,000	5.3	88
92	Israel Discount Bank of New York	199,662,000[1]	178,804,000[1]	92		3,701,521,000	5.4	67
93	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	199,107,000	175,590,000	93		3,205,906,000	6.2	107
94	Whitney National Bank, New Orleans	198,413,000	211,187,583	76		2,219,845,000	8.9	146
95	First National Bank, Louisville, Ky.	198,150,000	184,942,000	88		3,291,286,000	6.0	94
96	Atlantic National Bank of Florida, Jacksonville	194,704,000	168,024,000	99	+ 3	3,752,063,000	5.2	81R
97	Indiana National Bank, Indianapolis	190,111,000	171,768,000	97		3,343,882,000	5.7	96
98	American Bank & Trust Co., Reading, Pa.	187,184,000[1]	187,134,000[1]	86		3,071,218,000	6.1	89
99	First Security Bank of Utah NA, Ogden	186,441,000[1]	169,717,000[1]	98		2,682,088,000	7.0	114
100	Central Bank of the South, Birmingham, Ala.	184,518,000[1]	172,769,000[1]	96		2,982,160,000	6.2	123

Total capital funds consist of total shareholders' equity plus subordinated debt (capital notes and debentures). Total shareholders' equity is the sum of common stock plus perpetual preferred stock plus surplus plus undivided profits and capital reserves plus cumulative foreign currency translation adjustment (if any). Perpetual preferred stock is preferred stock that does not have a stated maturity or that cannot be redeemed at the option of the holder. It includes preferred stock that automatically converts into common stock at a stated date.

[1]—Includes subordinated debt and/or perpetual preferred stock. [2]—Includes subordinated debt assumed by parent company and carried on the bank's books as surplus. [3]—Includes subordinated debt and/or perpetual preferred stock and subordinated debt assumed by parent company. (r)—Based on revised data. Rank that bank would have had, if revised data had been available. (R)—Revised since publication on March 15.

NOTE: 1984 data may not be comparable to 1983 data for several reasons: (1)some banks reported Federal regulatory data one year and public statements, based on general accounting principals, in the other year; (2)some banks had mergers or acquisitions; (3)the 1984 'capital' figures include perpetual preferred stock only. In 1983, for some banks, redeemable preferred stock was included in capital; and (4) 1983 data shown are as reported in 1984 and have not be restated.